Three Sections 36 Pages

SATURDAY NIGHT

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ESTABLISHED A.D. 1887 — "THE PAPER WORTH WHILE" — TORONTO, CANADA, MARCH 5, 1927 — GENERAL SECTION 1 to 12 — FINANCIAL SECTION 13 to 24 — WOMEN'S SECTION 25 to 36

Archives Branch Ottawa Ont Dec 31/26/27

The FRONT PAGE

THE NEW COMMISSIONER OF CUSTOMS

Robert Walker Breadner, one of the best known civil servants in the Dominion, is to be appointed Commissioner of Customs in the new Department of National Revenue, comprising the Customs, Excise and Income Tax services, to create which, legislation is now before Parliament. Mr. Breadner has had a long and varied career in the public service. Born at Athelstan, Quebec, sixty-two years ago, he entered the Postoffice Department in 1884. He was transferred to the Customs Department in 1892, and served in many important capacities there, being for many years Dominion Appraiser. He left the service for a time to become Manager of the Tariff Department, Canadian Manufacturers' Association, but in 1912 he returned to his first love, the public service, as Confidential Tariff Officer. On the formation of the Income Tax Department, Mr. Breadner was made Commissioner of Taxation and he had charge of the administration of the Business Profits Tax Act. A man of great executive ability, he has now been called to a most important office and his host of friends bespeak for him much success.

Ontario's Financial Showing

The first budget speech of Hon. Dr. Monteith, the new Provincial Treasurer of Ontario, is of great interest as a revelation of the able manner in which the Ferguson Government has grappled with the colossal debt problem with which the Ferguson Government was confronted when it took office in July of 1923. It also demonstrates the immensity of Ontario's administrative activities—activities which make comparisons with the budgets of the first thirty years of Confederation almost ludicrous. There are those of us who can remember as late as 1898 long-winded debates on what had become of the three million dollar surplus which John Sandfield Macdonald left in the bank when he retired from the office of Prime Minister in 1871. For a quarter of a century "financial critics" chewed the cud of sweet and bitter fancy on that subject, and totals of current revenue and estimated expenditure were correspondingly meagre in comparison with those of to-day. It is characteristic of Canada in this age that it is afraid neither of money nor of figures. Could the public financiers of fifty years ago come back to earth they would wonder whether they themselves were mad or the world of to-day was a bedlam. The explanation of the modern budgets is to be found not merely in the growth of publicly owned enterprises which the elder generation would have regarded as State Socialism carried to the verge of red revolution, but in the enormously increased productivity and earning power of the province of Ontario.

Perhaps the most interesting part of Dr. Monteith's speech for readers in other parts of Canada was his estimate of the aggregate annual income of the people of Ontario, which he placed at $2,672,926,713. In these earnings, farming, once the basic industry, takes second place, though it is placed at $477,159,000. The income from manufacture is estimated at more than double that figure, $1,397,873,744, exceeding half the general total. Lumbering still remains a very important factor, yielding $103,878,000, and it will surprise many to learn that the income from this source runs higher than from mines, great as is the latter total, $87,722,149. With regard to mines, however, we may expect a greater and greater income as the years progress.

Certainly a province of such vast earning possibilities is in no danger of bankruptcy, but it is satisfactory to note that there is no tendency in the present Ontario government to engage in reckless expenditure. Rather is the trend toward economy, and its decisions indicate that it believes a condition of growing wealth should be an inspiration to pay off our debts. We believe that Hon. Dr. Monteith would be the first to give credit to his predecessor, Hon. W. H. Price, who but recently vacated the Treasury to become Attorney General, for Ontario's satisfactory budget. He was able to show a deficit of only $812,140 for the past year; "ONLY" may seem to some an unusual word to use under the circumstances but when one recalls that four years ago at the close of the disastrous period of the Progressive rule the deficit was $15,000,000 it becomes pertinent. Mr. Price a year ago announced a retirement plan which would leave this province free of debt in 40 years. Three million dollars is to be paid under this plan during the present year, the first payment of the kind that has occurred in Ontario since Confederation. Contingent with this it is expected that a balanced budget will be shown with the prospect of a surplus of $150,000. This, despite the fact that the government is carrying out important tax reduction promises made during the recent campaign. That Government Control of the liquor traffic has an important bearing on the situation is shown by an estimate of $3,500,000 as the revenue for the portion of the coming financial year that it will be in operation. It is also satisfactory to note that the debt reduction movement is already in operation in connection with Hydro, and that another publicly owned enterprise, the Temiskaming and Northern Ontario Railway, is paying one million dollars interest to the Government. No one could have believed four years ago that Ontario would so soon be in sight of a balanced budget and Hon. W. H. Price, who has accomplished this feat must rank as the ablest Treasurer Ontario has ever known, a man who was able to hand over the keys to his successor with a sense of a great aim achieved in a surprisingly short space of time.

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To Re-forest Ontario's "Bad Lands"

The announcement by Hon. Mr. Finlayson, the new Minister of Lands and Forests for the Province of Ontario that he intends to take steps toward re-foresting the "bad lands" of Eastern Ontario and inducing the population who have been making a fruitless endeavor to scrape a living off districts never intended for agriculture to accept free grants of arable land in Northern Ontario, is most gratifying. Admittedly the task will be a difficult one, but even though in the outcome it prove but partially successful, it will have been worth the effort. Readers of SATURDAY NIGHT are already familiar with similar proposals, urged in these columns some time ago, after revelations of deplorable social conditions in one of the townships of Peterborough county. Such revelations are periodical occurrences at assizes and sessions in a belt stretching Eastward from Lake Simcoe to north of Kingston, and eminent judges and law officers of the Crown have for years been advocating some such solution as Mr. Finlayson proposes to adopt. It was embodied, a few years ago, in Mr. Justice Hodgins' report on the care of the feeble-minded in Ontario, after his investigations have shown that a surprisingly large percentage of feeble-minded came from the derelict settlements of the denuded belt.

The problem is not a new one; it has occurred in Maine and New York State, as an inevitable result of the northern movement of the timber line. During the period when Eastern Ontario was still a lumbering country settlements were created which lived and prospered through the industry. But as the timber was taken off, the land left bare proved largely valueless. Only a patch here and there could be cultivated, but some of the inhabitants lingered on in ever-growing poverty and degeneracy. The social evils which attend conditions in which human beings are compelled to live lives little above the level of the beast, need not be dilated upon. They are part of the court records of several counties lying between Toronto and the St. Lawrence valley. There are townships hopelessly backward, in which the standard of living is of the lowest order, lying alongside arable and prosperous townships, and the question has long been asked, What should be done with the derelicts of the lumbering days who have remained in districts incapable of supporting community life?

Assisted removal to lands which will afford these unfortunates the prospect of a livelihood and re-forestation on a scale which in future generations will make these districts once more an asset to the province, is of course the only and the logical solution. But the human equation is bound to come into play. It is never easy to do anything for people, even for their own good. Mr. Finlayson is evidently a public man who is not lacking in courage, and he deserves all sympathy and assistance in his endeavor to remove an ugly cicatrice from the face of Ontario.

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Montreal's Water Deal Raises Furore

The perturbation occasioned in business circles by the deal arranged between the city council, on the recommendation of the executive committee, and the Montreal Water and Power Company, for the purchase by the former of the latter's aqueduct system at the price of $14,000,000, has developed into something not far removed from consternation. The more the ascertainable facts are examined, the greater the resentment aroused, and the stronger has grown the conviction that there is a nigger in the woodpile. What people are asking is, first, why should the city pay the company some $4,000,000 more for this water supply system than the figure at which it was purchased last November? and, secondly, what is the meaning of all the secrecy and hurry that surrounded the deal? It is asserted that the then shareholders of the company were induced, at the end of last year, to surrender their shares on the basis of $9,500,000. If that is so, to whom does the profit of $4,500,000 go?

The executive committee of the Montreal Board of Trade has shown a praiseworthy energy in trying to get at the facts, and has promised to have ready for publication an analysis of the financial statement submitted by Alderman Brodeur, the chairman of the city's executive committee, upon which he bases his claim that the city will make a profit of close on $400,000 a year on running the undertaking. The Montreal Board of Trade, further cabled Premier Taschereau, last week, to the effect that it "earnestly requests that you employ every possible means to effect postponement of ratification of the transaction by which the city of Montreal acquires the Montreal Water and Power Company. The council of the Montreal Board of Trade, after having made as thorough an investigation as is possible, in the short time at its disposal, is convinced that figures presented to the city council were misleading." Proceedings for an interlocutory injunction, to prevent the city acquiring the property, were instituted on Wednesday, Feb. 23th, on behalf of an elector, and were put over for further argument until this week. A special meeting of the city council was summoned later on, not (according to the acting Mayor, who convened it) with the object of reversing the vote taken, but for the purpose of verifying the data which influenced the city council in deciding to accept the company's offer to sell at $14,000,000.

Altogether, it is fairly obvious that here is a pretty kettle of fish—and there are those who not obscurely hint that the fish are not pleasing to the smell. But, sweet fish or unsweet, nigger or no nigger, may not the thing be already a *fait accompli*, beyond repair? There it seems to us, is, or may be, the rub. The city's executive committee wrote the company on the 16th ult.—the day following the fateful council meeting—with a copy of its own resolution and of the city council's minutes, thus notifying the company in writing (it may be argued) of its acceptance of the offer to buy at the price of $14,000,000. Has not this action irrevocably committed the city to the purchase? We believe that, in law, a written offer and written acceptance are held to constitute a contract. Has there been such offer and acceptance here? That is a question as to which it would be presumption on our part to dogmatize. But there are authorities who find no difficulty in arriving at the conclusion that, with the facts as they are, the subsequent signing of the notarial documents is only in the nature of a formality. This is a nice legal point—or, rather, a nasty one—which may be left to lawyers to decide. It probably will be so decided in court. Incidentally, certain woodpiles make admirable entrenchments for niggers. But more of this anon.

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Interesting Letter Recalled

For the moment, we content ourselves with referring, as of especial significance, to the statement issued by the executive committee of the Montreal Board of Trade, in which it recalls a letter addressed, last November, to the then shareholders of the Montreal Water and Power Company, by Hanson Bros., investment bankers, who have long been associated with the control and financing of the company. The letter it recalls reads, in part, as follows: "We beg to advise you that the holders of a large majority of the shares of the Montreal Water and Power Company have disposed of their interest in the company at $85 per share for the common stock, and $100 per share for the preferred stock, payable in New York funds. We beg to further advise you that.....the vendor majority group imposed a condition that every other shareholder of the company should have the right to sell his shares at the same price. This right, however, continues only until the 15th of December next."

Commenting on this letter, the Montreal Board of Trade executive committee's statement says: "From the above, it is clear that the vendor majority group saw to it that every shareholder would have the right to sell at the same price as themselves. The buyers, however, were not extending this same privilege beyond the 15th December. On the 16th December, a meeting of the shareholders was held, when the directors, consisting of the following, resigned: Edwin Hanson, president; Fred W. Evans, vice-president; Wm. Hanson, A. F. Riddell, Tancrede Bienvenu, F. H. Pitcher and Lt.-Col. E. G. Hanson. The new directors are as follows: W. Q. Stobo, Quebec; W. A. Sutherland, Montreal; C. M. Barnett, New York; S. H. Pitcher, Montreal; G. B. Allison, Montreal; R. G. Liddy, Montreal; and W. W. Witherspoon, New York. ....The executive committee have not yet been able to confirm the information that, on the 11th December, the city officials wrote to the president of the Montreal Water and Power Company, asking if the property was for sale. The opinion has many times been expressed to the Board of Trade executive committee, and members of the council, that it is reasonable to assume that no group of financiers or business men would purchase a property whose franchises will totally expire in fourteen years—indeed, some of them will expire in nine years—without first having a purchaser in sight, and that, in this particular, the buyer would be none other than the city of Montreal, particularly in view of the expressed desire on the part of representatives of the City Hall that the purchase of this property was desirable, if not eventually necessary. Therefore, it seems ludicrous that, in making the terms of the transaction for $14,000,000, an option of only 48 hours was deemed necessary." This is the language of sanity and sense. No wonder that, all over Montreal, the question is, Why all the hurry and why all the secrecy? It is a question that will not down. And there are those who are resolved to get an approximately accurate answer to it, even if the transaction itself should turn out, on legal grounds, to be irrevocable. Let us hope it may not so turn out; otherwise the number of those who subscribe to the dictum that "The law is a *hoss*" is likely to be appreciably increased in Montreal.

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Airplanes v. Hens at Brantford

It has been the inevitable history of human progress that advances or changes in the modes of social or economic behaviour have been made generally in the face of considerable protest. The introduction of labor-saving machinery, so as but a short time back, was accompanied by an outcry on the part of manual workmen who thought it meant the end of their economic usefulness. The outcome, of course, was entirely the opposite. Labor-saving machinery brought in record production which in turn gave employment to many more hands.

A present example of this attitude of protest on the part of those ultimately affected in an adverse way by change is indicated by a curious situation that has arisen in Brantford as a result of the Dominion Government's intention to locate an air-port in that city. A firm of poultrymen has filed a protest with the Brantford City Council against the establishment of the air harbor, asserting that the hens would mistake the planes for hawks and, frightened by this illusion of their traditional enemy, would cease to lay eggs to a very great extent.

It is sincerely to be hoped that the hens will use judgment in this instance, although those with a close acquaintanceship with the barn-yard are dubious of the prospect. They claim that the hen recognizes the hawk largely by its sudden swooping out of the sky, and as the airplane is known on occasion to act in a like fashion, the hen will insist, even on this very general resemblance, to mistake it for the hawk. There is an opportunity here, but not the space, for a philosophical comparison of the hen's attitude with the state of mind of certain would-be political prophets indigenous to this country. The similarity of behaviour is quite marked, yet it should be pointed out in favor of the hen that at least it doesn't know any better.

If Brantford is forced to face the dilemma of choosing between the establishment of an air-harbor in that city and the serious curtailment of the production of eggs, it will be interesting to see the result of that decision. The problem is not a particularly aggravated one at present, however, for abundance in air-traffic is still in the future. Perhaps by that time man's generally admirable ingenuity will have devised a method of overcoming the difficulty, but whether that will be by acclimatizing the hens to subterranean quarters or perfecting the airplane until it has developed the ability to lay eggs itself, can only be considered as still in the realm of conjecture. In any event, the outcome will likely be in the best interests of humanity.

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Uncle Sam and Johnny Canuck

A most intelligent and interesting letter signed "An American" appeared recently in the "Manchester Guardian," in which the writer dealt at length with the widespread discussion of the recent Imperial Conference which has appeared in the United States press. This he attributes to the fact that the future of the triangular relationship involving Britain, Canada and the United States naturally arouses interest, but he thinks that such interest must continue to be academic.

"Canada is doing very well where and as she is, and Uncle Sam is not complaining. Disunited they stand. So why bother? Peace has become a habit; therefore war is more or less unthinkable. Peace is assured by a habit of thought rather than by peace conferences trying to agree on what kind of weapons shall be allowed in the next war," says the "Guardian's" contributor.

According to this acute observer Canada and the United States are developing on parallel but dissimilar lines. At first glance similarity may be noted, but on close acquaintance differences are the things most outstanding. Their national problems are different in most cases, and when alike are not dealt with in the same way. For instance, the United States has nothing to show like

French Canada with its individual culture, language and religion. And he is particularly struck with the differences exhibited by the two countries in dealing with prohibition. "The American people," he says, "create for themselves Frankensteins too powerful to control, that can be destroyed only by some new monster. Canada on the contrary did not allow organized booze to get the upper hand; nor did she, in dealing with the social evils of alcohol, do something that could not be undone. The Canadian system of democratic government is flexible, ours is rigid and tightly bound with red tape. That, perhaps, explains why Canada is not bothered with crime waves to the same extent as the United States, and why the boundary line acts as an effective breakwater against the waves from the south."

On the economic side the "Manchester Guardian's" correspondent corrects certain current misconceptions when he says that Canada can in no way be considered as a mere economic adjunct to the United States. He holds that in her chosen field Canada's development is not inferior if the difference in population is taken into account. Methods in many instances are different; Canada is not afraid of paternalism or of open partnership between the government and business; south of the boundary line there is nothing to be compared with Ontario's hydro-electric development, and such a semi-public institution as the C. P. R. could not have been developed in the United States. Speculations to the contrary or not he holds that no real change in Canada's relations with the United States is likely to take place; the friendship of the two nations is too long standing to be anything else in future.

The more dispassionate English papers generally discount alarmist talk that Canada will ultimately be brought under United States hegemony. Such fears says "An Onlooker" in "The Daily Sketch" (London) are largely imaginary, but there is need for some alarm that Canada may fall a victim to "the imperialism of the dollar." It is an uncomfortable fact that the United States has a good deal more money than it can absorb and is putting it out wherever it can find a return. Where the capital goes it will be hard to avoid some form of control also. Dollar imperialism indeed is one of the big issues of to-day and to-morrow. But even this does not cause serious worry to "The Outlook," because industrially this is the age of the trust, as it is geographically the age of the Empire. The trust eliminates waste, as Empire eliminates war. It points out that U. S. imperialism has maintained peace among a score or so of little nations whose power for mischief making is in inverse proportion to their size, and British imperialism has planted peace on five continents, so that there is nothing even in "dollar imperialism" for anyone to get pessimistic about.

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Sad Plight of Imperial Pensioners

The Canadian Legion, the amalgamation of Canadian war veterans' organizations which resulted from the visit of Earl Haig to Canada in 1925 is already engaged in much useful work, not the least of which is an effort to obtain some modification of the British Ministry of Pensions' regulations covering the granting of pensions to Imperial veterans or their survivors now resident in Canada. Under existing conditions the Ministry's requirements in regard to the establishment of a claim for pension are so onerous that hundreds of Imperial veterans, or their widows and children, are practically barred from obtaining the pensions and treatment to which they are justly entitled, and much suffering has thereby resulted.

For the establishment of a claim for pension the Ministry not only requires a complete history of each case from the date of the applicant's discharge from the Army or Navy up to the date of the application, but the full substantiation of that history by certificates at each stage, together with evidence as to the applicant's health before enlistment. The certificates that are required thus have to cover a period of about fourteen years, during which the applicant may have changed his place of residence, his employment and his whole connection a dozen times. In a large number of cases the applicants are suffering from physical or mental disabilities that make it impossible for them to even attempt obtaining the proofs required. The Department of Soldiers' Civil Re-establishment in Canada is willing to help the applicant in such cases, but is prevented from doing much by the British Ministry's refusal to assume any expense in connection therewith. Because of the difficulties attending collection of all the evidence required, many men have declined to proceed with a claim and many others have allowed their claims to lapse.

Imperial veterans generally advocate that changes should be made in the Ministry's regulations with a view to giving the D. S. C. R. greater latitude in assisting these applicants for Imperial pensions, and that in certain cases authority should be vested in the Federal Appeal Board in Canada to act in place of the Assessment Appeal Tribunal of England. Members of the Canadian Legion are now suggesting that their organization, in co-operation with the British Empire Service League in Great Britain, should take up this work and form in each branch an Imperial Pensions Committee for the purpose of rendering each applicant the required assistance, and it is expected that this will be done. An officer of the Canadian Legion, Lt.-Col. LeGrand Reed, has lately gone to England to discuss these matters with the headquarters of the British Empire Service League, and it is hoped that some improvement will result. But the real remedy lies in the elimination of unnecessary red tape by the British Ministry of Pensions.

At London University's Centenary

CANADA, with a contingent of ten, is well represented amongst the forty other countries sending students to University College, London, now about to celebrate its centenary.

University College was the first institution of its kind in the world to offer education without distinction of class, race, creed or sex, principles which have been followed by all the newer University institutions of Great Britain and the British Empire. It was founded in 1827 by Henry Brougham, Thomas Campbell the poet, and Jeremy Bentham, the utilitarian philosopher. With them were Henry Crabb Robinson; George Birkbeck, the founder of mechanics institutes; George Grote, the banker and historian of Greece; Joseph Hume; Zachary Macaulay, father of the historian; James Mill, father of John Stuart Mill, who was one of the first students to be enrolled and Isaac Lyon Goldsmid, the first Jew to receive a title from the British Crown.

Amongst other countries largely represented at University College, London, are Russia, with 19 students, Holland (21), Australia (24), France (32), Africa (37), Switzerland (39), Japan (41), Germany (51), United States (52), and India (111).

"AND is your dog a good watch dog at night?"

"I should think so. At the least noise, you have only to wake him up, and he barks."—*Pêle Mêle* (Paris).

SIR HENRY DRAYTON IN ALGIERS
Many English-speaking visitors are spending the winter in Northern Africa, and Algiers is especially favored. The picture shows the former Canadian Minister of Finance with Lady Drayton. His health is much improved since he went abroad.

Boys Are What You Make Them

By A. J. Turtle

IN THESE days we are hearing a good deal about the deterioration of character in our boys, especially in Winnipeg where there has been scandal in our high schools. During the short period I have been in the city I have heard so much adverse criticism of our young folks that I have exclaimed, "For God's sake, say less about them and more about their parents. The mischief lies in the home and lack of the ideals and principles which marked the previous generation of parents."

Principals and school trustees have been questioned about the scandals, whereas, it is the parents who should be questioned. There is too much laxity or indifference amongst the modern parents. For a father to be so confoundedly absorbed in his business, profession, work or recreation, not to be able to give his boy some companionship, or sufficiently interested in school life, is little short of criminality. Look backward, and you will see that the men who built up Canada had their characters moulded by their parents. A boy's best luck is to be brought up in a good home and in good environment, where a father gravely speaks to his son and the mother frequently uses a proverb which sticks in the boy's mind, and where correction of a fault is judicially applied.

A boy bubbles with life, and he will laugh on the slightest provocation. Give him something to laugh at. If there is nothing to keep his mind in that happy frame—out of which good things come—give him something to do; sports and games that teach him sportsmanship and fair play. If their is indifference to moral codes or troubles are artificially obscured the boy will bear it in mind, then and afterwards, it becomes photographed on his mental film. So with other early influences. As the twig is bent so the tree will grow.

The boy question is a complex one that does not appear to apply to girls. But, anyway, if we make the boys right, the girls—giving all allowance for the caprices of the feminine sex—are more likely to turn out right. They will go after the boys; there is no stopping them at that. If the boys are bad, so much the worse for the girls. If the boys are being influenced and trained in the upward direction, so much the better for the girls. Boys will be boys; to which may be added that girls will be girls. So there you are. The boy gets it coming and going, so to speak. He doesn't know at that age what's after him and falls in all the easier. I know a boy who a year ago faced a critical situation, who remembered how his father used to shake his head and say "Play the game". When we knew how he played it, we threw our hats up. Fine, wasn't it. Instead of criticising the rising generation so much let's have a return to the old fashioned fathers and mothers.

The influences that mould the boy in his young days are almost indelible. If a boy's environment has been good he is well heeled. If he dwells in the tents of wickedness in his youth things are against him. He starts with a handicap, and it's to the glory of a nation when he can be brought out of pernicious influences and become esteemed in his manhood. But boys rightly influenced and having the right stuff in them go ahead and lead happy lives to the glory of God and the well being of their country.

Just now in Russia a terrible thing is happening that deserves consideration of the whole civilized world. Russia is paying an awful price for her change of government. A new and sinister word describes it, *bezprizorni*, the word actually means 'shelterless', but its new significance is 'disaster'. It is applied to hundreds of thousands of street children who belong to nobody, their parents, killed, starved, or lost—at any rate dead in the disaster that overwhelmed the nation. The children wander from town to town, city to city, searching for food and shelter, their lives hopeless. They have lost their childhood. Think of it? They live, but what a terrible existence with their young minds warped and distorted! Boys are what you make them. What then, will become of that pitiful army of children drifting through the miasma of vice and crime?

We here in this beautiful country must be thankful that we can mould the minds of the young generations in the light of Christian love on to the path of happiness. Every boy in Canada must have his chance, and the better we can make them the more splendid will this young nation grow. As Disraeli said, "the youth of the nation are the trustees of posterity". Their future is its future. By caring for them we are caring for Canada.

"Give us men to match our mountains,
 Men to match our inland plains;
Men with eras in their purpose—
 Men with empires in their brains.

"Give us men to match our prairies,
 Men to match our inland seas;
Men whose thoughts shall have a pathway,
 Up to ampler destinies."

In our public schools we have gone in largely for clinics, and it would appear that some medical men think that instead of the old time method of using the rod the removal of their tonsils, or adenoids, because if they are not diseased now they will be later, on the principle that if he is not naughty now he will be eventually. The surgically ideal boy would have to have a lot of him removed. His teeth, his appendix, and probably his prostate gland which I know nothing about, nor I fancy do the doctors. Having made him physically perfect they imagine it would be an easy job to shape him mentally and morally. However, give a boy a healthy upbringing, under proper moral conditions and he won't want all the scientific attention. Most of them when the doctors were through with them would grow up healthy young animals. A lot of them would get bad advice though.

The mothers are able to see much more of them than their fathers. The early implanting of a good disposition must be largely due to the woman's influence. The lives of all great men show this, and equal suffrage advocates to the contrary, the greatest influence of woman is in the home. Less craving for the lime light in social, political and public life, and more attention to the children and the intensive cultivation of influence of idealism, purity and culture within what they please to call a circumscribed circle will do more to keep this old world straight.

The mothers of the Fathers of Confederation, of our pioneers and nation-builders, did more to make Canada what it is today than all this scrambling to get onto boards of education, our city councils and legislative chambers. The laxity of home influence is largely responsible for the mediocrity from which we are suffering at the present time. Instead of criticizing the young folks so much let us criticize the parents more, and endeavor to get back the old-fashioned mothers and fathers and the blessedness of the old family circle.

Women have an influence upon the susceptible male nature of a different kind compared with that of a man, and a boy remembers the sayings of his mother more permanently than his father's. Gladstone gave credit to his mother and wife for the quality of his services to his country, as does the present Prime Minister of England, Stanley Baldwin. As did Garfield, Beaconsfield owed much to his wife. A boy loses much if he loses his father, but much more if he loses his mother. Mussolini possessed a father and mother and an environment that put the makings into him. His father served in a wine shop, and his mother, who had been a teacher, worked steadily and earnestly for the family. She was quiet and saintly and taught him. Without his mother he would not have become Dictator, and Italy would have remained in her slough of debt and decay. Out of the teachings of his mother he arose to be Italy's man of destiny.

I recall a friend of mine, Joseph Wright, an Oxford M. A., a Heidelberg Ph. D., an Aberdeen LL.D., a Durham D. CL., a Dublin and Leeds Litt D., a Fellow of the British Academy, and until recently Professor of Comparative Philology at Oxford, who wrote the 100,000 word English dialect dictionary, and several grammars in different languages; he was a donkey boy at six years of age in a Yorkshire quarry and worked ten hours a day, owed his inspiration to his mother. His father died when he was a child and left his mother with four young children. She planted the seed and watered it with tears. The mother is the main factor in the lives of most men.

It might be a good thing to follow Australia's example and have a "Boys' week", started I believe by the Rotarians. We have "Fire", "Clean-up" weeks, worthy objectives in their way but immeasurably insignificant to rousing attention to the vital importance of helping the boy to become what we would have him be.

What is essential to-day is to instil faith, vision and enterprise into the rising generation, so that they can march breast forward into the future destiny of Canada.

Boys are what you make them. I have some, and I've watched them for half a century growing up all around, and my conclusion is that what a boy becomes depends mostly on what the father and mother are.

TO SERVE AMONG THE ESKIMOS
The Church of England has created a new position, the Archdeacon of the Arctic, whose duty will be to look after the spiritual welfare of the Eskimos. The Rev. A. L. Fleming, of St. John, New Brunswick, who has accepted the appointment, began life as a naval architect and later became a missionary in the Arctic, being the first white man to cross Baffin Land. He is an authority on the Eskimo language and customs.

LETTERS TO THE EDITOR

The Blurbs of "Boy" Statesmen

EDITOR SATURDAY NIGHT.

Sir,—A beastly growth on the surface of America's sickliest sentimentality rejoicing in the good old Anglo-Saxon name of Earl (not a title presumably) Lauten Slager, and styling himself the "Boys' Premier of Ontario," whatever that may mean, delivered himself at Guelph, Ontario, on February 15th, of the opinion that in the event of war the young men of this country should be called upon to display that "Greater courage" and be "too brave to fight."

I must confess to ignorance as to the significance of the title "Boys' Premier of Ontario," unless it is the head of some organization for early training in politics, at once the greatest sport and downfall of this country; but with all due respect to his high position and stately dignity, I should like to suggest that this callow youth be muzzled or otherwise prevented from mouthing his half-baked views, to the belittlement of those glorious Canadians who fought and fell in the Great War (not being possessed of that "greater courage") so that Canada could grow and prosper—but not, I am certain, so that she could produce and rear in softness and safety offspring of this description. Those Canadians upheld the honour of their country before all the world as it had never been upheld, and the lustre of their achievements must not be dimmed by the public utterances of ingrates.

The outburst cannot be excused on the grounds of youth, as the "Boy" is aged 21.

I am, Sir, etc.

Halifax, N.S., Feb., 1927. "VINDEX."

Light in Yukon Gold Rush

EDITOR SATURDAY NIGHT.

A few weeks ago you published an appreciative review of a new book on Yukon, by W. S. Dill, called "The Long Day." I have never been a knocker of worthy books or articles on Yukon or the Klondike; but having lived there from 1898 to 1904 and having edited Yukon papers, and written much about the gold country, it has always been my aim to write accurately.

In what I have read of his book, he seems to get "things wrongside foremost." He endeavors to give the credit of discovering the Klondike goldfields to the squawman, George Carmac, who, as Mr. Ogilvie told me, was not believed, as he was no miner at all.

As a matter of historical fact, Robert Henderson of Pictou, N.S., sailor and miner, washed out the first gold ever known to have been found in the Klondike valley. See "Burning Daylight," by Jack London, which gives a good but not entirely correct account of Henderson's work, and the "Carmac find." All the early writers give Henderson the credit, and I have about a dozen affidavits from Mr. Ogilvie and other leading pioneers, giving Henderson the credit of the real find. It was certainly due to Henderson's invitation, given on the present site of Dawson, "to come up and stake on the new find," that Carmac and his two Indian brothers-in-law stumbled on a richer find than that of Henderson. But it was "Skookum Jim" that found the gold on Bonanza (then Rabbit creek) on their way back, and Carmac broke his word given to Henderson, that if he found any gold on Bonanza he would send back word to him. Later in Dawson he got an awful tongue thrashing for it from Henderson. The latter had, months before, discovered gold on Hunker-Gold Bottom creek, which also produced its millions of dollars' worth of virgin gold. He was refused the right to hold several rich claims that he staked, on a technicality, for which the Dominion government later on offered him compensation, after admitting the error of the gold recorder. He also had to part, for a few thousand dollars, with a very rich claim on Hunker, because disabled from a bad accident, he could not do his work.

Dill libeled Mr. Ogilvie by asserting that he gave Dick Lowe a hint to stake that wonderfully rich fraction of his. Lowe was working for Mr. Ogilvie, who was surveying Bonanza creek for the Dominion government; and he told me that he positively refused any information whatever to Lowe, except that he would have to quit his service before he attempted to stake any fraction or claim. Lowe, who was not a Canadian, took his discharge, staked, and then dissipated the rich gold mine. One of my first duties on assuming the editorial management of the "Yukon Sun," through the kind offices of my staunch friend, Sir Sam Steele, was to make an irresponsible blowhard apologize for a libel on the Commissioner, Mr. Ogilvie, for saying that the latter was interested in his claim.

Mr. Dill says there were 19 murders in Yukon up to 1908, and 19 men were hanged for them. This murder list would make Yukon as bad as Alaska, where the people, as in all U. S. western mining camps, shot each other with easy indifference. It would also be a libel on our splendid R. C. M. Police. As a matter of fact there were not more than five murder cases, and I can only recall five or six murderers hanged (outside the Indians in 1918). I reported two of these trials and saw two of the murderers get their well-deserved reward. He mixes up poor little Slorah with a would-be bad man up the creeks. Slorah shot his mistress in a drunken affair, and so escaped hanging later on.

He speaks of O'Brien, the specialist in murder, as having been brought back from Australia. O'Brien never got out of Yukon, thanks to the R.C.M.P. and old Bill Robertson, railway contractor for the White Pass & Yukon; who on the C. P. R. branch in Maine, taught Sir Percy Girouard the elements of practical railway construction.

But Mr. Dill makes so many slips that I cannot follow him. I must admit that of the incidents he cites so gracefully and pleasantly, many of them did not come within my ken, and I cannot speak with authority, but I am holding them in reserve for further discussion later. As an authority on early Yukon affairs he fails.

The compliments to Miss Kate Ryan, Rev. J. J. Wright, Bishop Bompas, Rev. Dr. John Pringle (late moderator of the Presbyterian church in Canada, and one of the finest of pioneers) and to Dr. A. S. Grant, now of Toronto, who did a very fine work with his Good Samaritan hospital, and to Bishop Stringer, are well deserved.

But I never could admire the cheap jacks like "Swiftwater Bill," and other would-be Klondike "heroes," and I must confess that the richest of the Klondike gold mines fell to the least desirable of the miners, in many cases. Even the golden glamor of their success cannot gold plate their characters.

Please drop the "THE" in speaking of Yukon. It is a relic of the days when men spoke entirely of the Yukon river or of the Yukon territory, and is now superfluous. No one speaks of The Alaska, and it is still a territory. "The Klondike" means the Klondike valley, or river or goldfields and is retained on that account alone. The Klondike goldfields have shrunk tremendously, but they were a grand advertisement for Canada for many years.

HENRY J. WOODSIDE.

Ottawa, 19th February, 1927.

.38 Calibre

Hotel Clerk—"Just in from Chicago, I see, Mr. Smith."

Mr. Smith—"No; that's a moth hole in my lapel."—*Life.*

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"SATURDAY NIGHT"

"The Paper Worth While"

HECTOR CHARLESWORTH, EDITOR

PRINTED AND PUBLISHED BY

CONSOLIDATED PRESS, LIMITED

CORNER RICHMOND & SHEPPARD STREETS

TORONTO 2, CANADA

MONTREAL - - - 171 St. James Street
WINNIPEG - 304 Birks Bldg., Portage Ave.
NEW YORK - Room 506, 505 Fifth Avenue
CHICAGO - Hartford Bldg., 8 South Dearborn
LONDON - 10 Norfolk St., Strand, W.C.

MILLER MCKNIGHT, BUSINESS MANAGER

Subscriptions to points in Canada, Newfoundland, $4.00.

Great Britain, U.S.A. and Mexico, $7.00. Single Copies 10 cts. All other countries $10.00.

Entered as second-class matter March 6th, 1909, at the post office at Buffalo, N.Y., under the Act of Congress of March 3, 1879.

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PRICE 10c. A COPY $4.00 A YEAR

Volume 42, No. 16. Whole No. 1773

The Advance of Jean Baptiste

By P. W. Luce

THE phenomenal growth of the French-Canadian population is one of the marvels of modern history. In 1764, shortly after the conquest, the French totalled around 70,000. To-day, after 162 years, there are nearly 3,000,000 of them.

It is well known that all expatriate races have large families at first, but the French-Canadians are the only people who have kept up the good work for successive generations. Furthermore they are showing no indications of a change of policy, if one may believe Mr. R. L. Calder, K.C., who recently declared that, in his opinion, Ontario is destined to become a French-Canadian province. His memory goes back to a time when the western part of Quebec was peopled by British stock; to-day he sees the eastern part of Ontario almost changed from British to French.

The only trouble with Mr. Calder is that he is entirely too pessimistic, according to my friend Jean Baptiste, to whom I mentioned the distinguished lawyer's prediction.

"Dis Mr. Calder is one not very good prophet," said Jean Baptiste. "He look ahead, but only a leetle bit. When he say dat Ontario will be full up wid de Canadien by-em-bye he very correc', but what for he stop at dat?

"He got no vision, hein, maybe? Or is it dat dis Mr. Calder is a leetle bit weak in de 'rithmetic and don' know how to count up in de millions?

"Surely it can't be dat he tink dat when Ontario she's all fill up de Canadien he going to sit down and be satisfy' just to smoke de pipe and drink de whisky blanc!

"You know what de Canadien do when he fin' too many of his-self in de old part of Quebec, hein? Look in the blue book of statistique and see how he move over into Nova Scotia and New Brunswick and de state of Maine and New York and New Hampshire and Vermont and make his-self comfortable, even if de oder fellow dat's dere first got to move away a bit to make room for him.

"Wal, let me told you, dat's what de habitant is going to do after he fill up Ontario, say in twenty-thirty years. He keep right on going west, to Manitoba, to Saskatchewan, to Alberta, and den, all in good time, to Breetish Columbia. Anybody dat don' speak French in Vancouver in feefty-seexty year from now is going to be down on his hard luck for nobody else know what he's talking about. And nobody care, too!

"You know, de French-Canadien he never got what you call de Old Home Week. If we try dat everybody got to sleep outside; de old home she's not big enough to hold all de familee at de same time. What else can you expect when every home she's got two cradles, and sometimes—not often—one of dem is empty for a leetle while. Dere's so many leetle baby dat when dere's one more de papa he never find out until de census man come around next year and say de congratulations for ten boy and seven girl!

"Lucky for de papa some of de boy and girl is beeg before de las' babee is dere at all! The beeg ones leave home and get married dere own selves. The English dey wait until dey can afford to get married, but dat time never comes! We just' go ahead an' trust to le bon dieu.

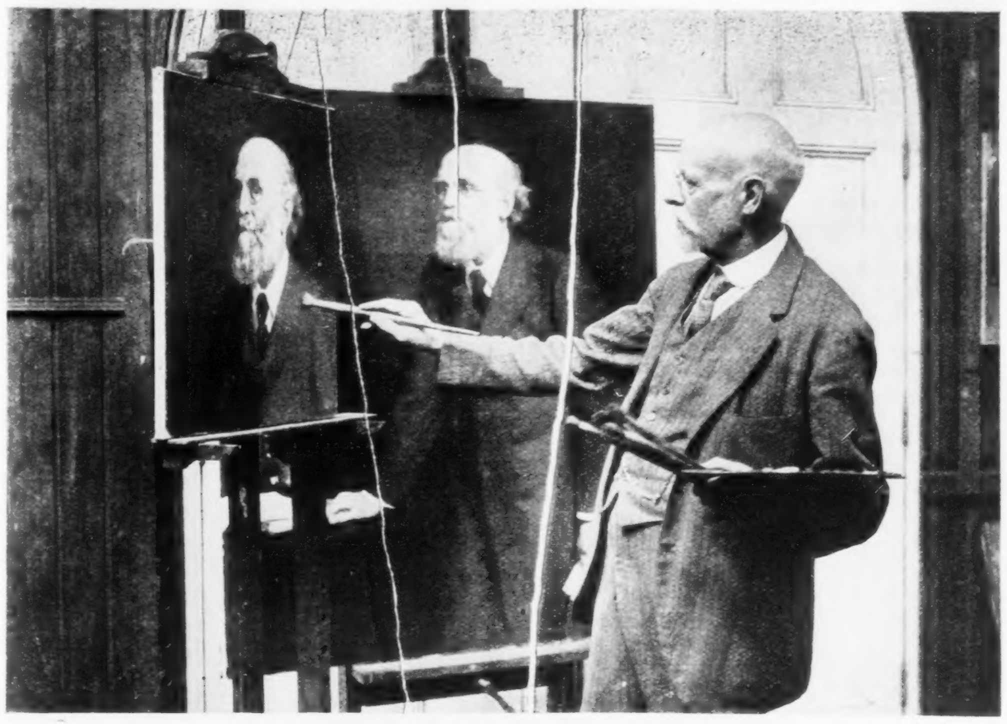
"After de habitant he's got Canada filled up tight from Halifax to Nootka you can bet your life de population of Uncle Sam's United States she's going to grow mighty beeg and queeck! By de year 2000 dere will be at least 200,000,000 Canadiens, mebbe more, if we can catch a lot of twin', a few triplet', and a quartette now and again. After dat we grow pretty fast, and in anodder thirty-forty years we've got 500,000,000 of us.

"What dat mean? Dat mean everybody is a Frenchman from Point Barrow to Cape Horn! De Americain is all gone to live in Paris or has shoot hisself dead in Chicago. De Mexican has had de revolution too many times. De Brazil man and de Peru man and de Chile man and de Argentine man and everybody else in Sout' America is—what you call it?—absorbed by the Canadien, just like de Scotchman dat come to Quebec a hondred year' ago and now he don't know how to eat porridge or play on de bugpipes!

"What we do after dat for a place to live and bring up de beeg family I don't know. Mebbe some of de young men go to Australia, mebbe to New Zealand, mebbe to Sout' Africa. No use worrying now about de trouble dey'll have in de year 2066; the Canadien, he's not very good at worrying so far ahead.

"You know, my frien'," concluded Jean Baptiste, "de British government, she better be t'ankful for de good loyalty of de Canadien. We going to be nice to her. Some time about de year 2035 we going to give her de United States for a Christmas present, and if de Yankee man don' like it he can go eat his hat! And by-em-bye, when we got it all filled up with us, we give England Sout' America back again too. . . . What you say? She never had Sout' America! No matter, we give it to her anyway!"

FISH BUYER'S CLAIM TO AUSTRIAN CROWN
Wm. Brightwell, of Islington, England, claims to be the heir to the Austrian dynasty, and only son of the late Empress Carlotta of Mexico. Mr. Brightwell is a fish buyer, and is known at Billingsgate as "Prince Mill."



FAMOUS ARTIST AT SEVENTY-EIGHT
The Hon. John Collier entered upon his seventy-eighth year recently. He is familiar as the painter of "problem" pictures, though he has more than once denied any intention to arouse controversy by his paintings. The picture shows Mr. Collier finishing Rev. Dr. Clifford's portrait for the National Gallery.

Commercial Art

SOME artists earn a living illustrating magazines,
Making photographs or sketches of the latest "Movie Queens",
Drawing most alluring pictures advertising pork and beans;
That's art—Commercial art.
There are men who write advertisements in verse and also prose,
Anent some special brand of soup that everybody knows,
And people painting posters recommending theatre "shows",
That's art—Commercial art.
But the most convincing artists of them all upon the whole,
Are the enterprising fellows who, with true aesthetic soul,
Make a very handsome living painting slate to look like coal!
That's ART—COMMERCIAL ART.

—*Roger B. Priestman.*

Bankers Overrate Picture

ALTHOUGH the German Reichsbank, seemingly has possessed a Midas touch for the past few years in all its financial transactions, the sole adventure of its directors into the world of art is proving a dismal failure.

In trying to protect themselves against losses caused by an unfaithful employee named Arnold the directors seized a Gainsborough painting, presumably of great worth, in the home of the accused official. The losses through Arnold were estimated at $150,000.

The Reichsbank immediately announced that it was in possession of a Gainsborough worth at least $250,000 and invited art lovers to make offers.

Arnold, hearing of the price set by the bankers, demanded the difference between the amount of their losses and the estimated value of the painting, offering, however, to settle the matter for $5,000 cash, which offer was rejected.

Investigation shows that, though the picture is genuine, it is one of Gainsborough's earlier works and not worth $15,000, which Arnold said a Swiss dealer had offered. The same picture was often offered to European galleries, and the highest previous bid was $3,500.

Rather than admit they were failures as judges of art, the directors are leaving the painting in the Reichsbank vaults, since by keeping it the unpleasantness of explaining the loss is obviated and the bank's books can show the possession of art treasures valued at $250,000.

The Passing Show

I LOVE THE NAME OF ANNABELLE

I love the name of Annabelle,
It's sweeter than a kiss is;
When Charm, a heavenly manna, fell
It came to earth as Annabelle
Designed for lovely misses!

Who answers then to Annabelle,
No rarer maid than this is;
So let a brief hosanna swell—
I LOVE THE NAME OF ANNABELLE!

I have to; it's the missus!

* * *

Sir Douglas Mawson, the explorer, says that there is a seventh continent under the Antarctic Ocean.

And if it could be consulted it would probably indicate that it was darned glad to be there.

* * *

Advice to those about to write a love letter: Anything you say will be used as evidence against you.

* * *

School-pupils in Chicago have organized to do without slang as a feature of Better Speech week.

And it is rumored that they are having great difficulty in making themselves understood.

* * *

The predicament of the British diplomats in attempting to define their case to the Chinese can be sympathized with by anyone who has ever tried to explain to a Chinese laundryman that he has lost his ticket.

* * *

After listening to some radio announcers, static seems almost intelligible.

* * *

A definition in modern philosophy of a thing or object is a "meeting-place of relations". But most heads of families, we imagine, will resent being called an object.

* * *

You have to hand it to Mussolini. He has unified sentiment in Italy to an amazing degree. Practically all of the populace agree with him that he is a great man.

* * *

A MIRACLE OF MORN

The earth at dawn is like a maid
New-risen from her bed;
Her pallid cheeks and lips betrayed—
Her quandary curls hung all dishevelled
About her tousled head!

But as its round its range there runs
A magic in the sun;
And ere her lovers ope their eyes
The roses in her cheeks arise—
And she's the fairest one!

* * *

AS ONE THINKS IT MUST BE

"Do you think my cough is bad enough for me to go to the concert?"

* * *

United States Government has authorized the creation of a wild life refuge at Curry, Alaska.

But will the flappers go there?

* * *

Scientists state that the world is adapted better for insect life than for human beings. This would explain why club bores never seem to die off.

* * *

ESTHER

Esther says that she thinks the only solution of the problem in China will be for the British to chase all those foreign Chinese out of there.

* * *

It is claimed that there are too many men working at white-collar jobs in this country. Still, someone has to pay the income-tax.

* * *

GREATER LOVE

"I love you so."
He softly said.
"I'd die for you."
She raised her head.
"You'd die for me,
You love me so?"
"When my time comes."
He answered low.

* * *

ROGUE'S GALLERY

And now, ladies and gentlemen, we come to Mr. Perkins. Mr. Perkins is the man who invites a few people up to his house for "a little party" requesting that each bring a contribution toward the liquid refreshments.

When the party is declared "on", it is discovered that Mr. Perkins' personal contribution toward the event is a corkscrew.

You notice we have photographed Mr. Perkins with a bottle of Gordon Gin in his hand. He had to borrow it from a friend for the occasion.

Hal Frank

Smart—

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Correspondence invited.

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French Canada with its individual culture, language and religion. And he is particularly struck with the differences exhibited by the two countries in dealing with prohibition. "The American people," he says, "create for themselves Frankensteins too powerful to control, that can be destroyed only by some new monster. Canada on the contrary did not allow organized booze to get the upper hand; nor did she, in dealing with the social evils of alcohol, do something that could not be undone. The Canadian system of democratic government is flexible, ours is rigid and tightly bound with red tape. That, perhaps, explains why Canada is not bothered with crime waves to the same extent as the United States, and why the boundary line acts as an effective breakwater against the waves from the south."

On the economic side the "Manchester Guardian's" correspondent corrects certain current misconceptions when he says that Canada can in no way be considered as a mere economic adjunct to the United States. He holds that in her chosen field Canada's development is not inferior if the difference in population is taken into account. Methods in many instances are different; Canada is not afraid of paternalism or of open partnership between the government and business; south of the boundary line there is nothing to be compared with Ontario's hydro-electric development, and such a semi-public institution as the C. P. R. could not have been developed in the United States. Speculations to the contrary or not he holds that no real change in Canada's relations with the United States is likely to take place; the friendship of the two nations is too long standing to be anything else in future.

The more dispassionate English papers generally discount alarmist talk that Canada will ultimately be brought under United States hegemony. Such fears says "An Onlooker" in "The Daily Sketch" (London) are largely imaginary, but there is need for some alarm that Canada may fall a victim to "the imperialism of the dollar." It is an uncomfortable fact that the United States has a good deal more money than it can absorb and is putting it out wherever it can find a return. Where the capital goes it will be hard to avoid some form of control also. Dollar imperialism indeed is one of the big issues of to-day and to-morrow. But even this does not cause serious worry to "The Outlook," because industrially this is the age of the trust, as it is geographically the age of the Empire. The trust eliminates waste, as Empire eliminates war. It points out that U. S. imperialism has maintained peace among a score or so of little nations whose power for mischief making is in inverse proportion to their size, and British imperialism has planted peace on five continents, so that there is nothing even in "dollar imperialism" for anyone to get pessimistic about.

* * *

Sad Plight of Imperial Pensioners

The Canadian Legion, the amalgamation of Canadian war veterans' organizations which resulted from the visit of Earl Haig to Canada in 1925 is already engaged in much useful work, not the least of which is an effort to obtain some modification of the British Ministry of Pensions' regulations covering the granting of pensions to Imperial veterans or their survivors now resident in Canada. Under existing conditions the Ministry's requirements in regard to the establishment of a claim for pension are so onerous that hundreds of Imperial veterans, or their widows and children, are practically barred from obtaining the pensions and treatment to which they are justly entitled, and much suffering has thereby resulted.

For the establishment of a claim for pension the Ministry not only requires a complete history of each case from the date of the applicant's discharge from the Army or Navy up to the date of his application, but the full [illegible] certificates at each stage, together with evidence as to the applicant's health before enlistment. The certificates that are required thus have to cover a period of about fourteen years, during which the applicant may have changed his place of residence, his employment and his whole connection a dozen times. In a large number of cases the applicants are suffering from physical or mental disabilities that make it impossible for them to give evidence concerning the proofs required. The Department of Soldiers' Civil Re-establishment in Canada is willing to help the applicant in such cases, but is prevented from doing much by the British Ministry's refusal to sanction any expense in connection therewith. Because of the difficulties attending collection of all the evidence required, many men have declined to proceed with their claims and many others have allowed their claims to lapse.

Imperial veterans generally advocate that changes should be made in the Ministry's regulations with a view to giving the [illegible] greater latitude in assisting these applicants for Imperial pensions, and that in certain cases authority should be vested in the Federal Appeal Board of Canada to act in place of the Assessment Appeal Tribunal of England. Members of the Canadian Legion are now [illegible] their organization, in co-operation with the British Empire Service League in Great Britain, [illegible] in each branch an Imperial Pensions Committee for the purpose of rendering such applicants the required assistance, and it is expected that much will be done. An officer of the Canadian Legion, [illegible], has lately gone to England to discuss these matters with the headquarters of the British Empire Service League, and it is hoped that some improvement will result. But the real remedy lies in the elimination of unnecessary red tape by the British Ministry of Pensions.

At London University's Centenary

CANADA, with a contingent of ten, is well represented amongst the [illegible] other countries sending students to University College, London, now about to celebrate its centenary.

University College was the first institution of its kind in the world to offer education without distinction of class, race, creed or sex, principles which have been followed by all the newer University institutions of Great Britain and the British Empire. It was founded in 1827 by Henry Brougham, Thomas Campbell the poet, and Jeremy Bentham, the utilitarian philosopher. With them were Henry Crabb Robinson, George Birkbeck, the founder of mechanics institutes, George Grote, the banker and historian of Greece, Joseph Hume, Zachary Macaulay, father of the historian, James Mill, father of John Stuart Mill, who was one of the first students to be enrolled and Isaac Lyon Goldsmid, the first Jew to receive a title from the British Crown.

Amongst other countries largely represented at University College, London, are Russia, with 19 students, Holland (21), Australia (24), France (32), Africa (37), Switzerland (39), Japan (41), Germany (51), United States (52), and India (111).

"And is your dog a good watch dog at night?"

"I should think so. At the least noise, you have only to wake him up and he barks."—*Pêle Mêle (Paris)*.

SIR HENRY DRAYTON IN ALGIERS

Many English-speaking visitors are spending the winter in Northern Africa, and Algiers is especially favored. The picture shows the former Canadian Minister of Finance with Lady Drayton. His health is much improved since he went abroad.

Boys Are What You Make Them

By A. J. Turtle

IN THESE days we are hearing a good deal about the deterioration of character in our boys, especially in Winnipeg where there has been scandal in our high schools. During the short period I have been in the city I have heard so much adverse criticism of our young folks that I have exclaimed. "For God's sake, say less about them and more about their parents. The mischief lies in the home and lack of the ideals and principles which marked the previous generation of parents."

Principals and school trustees have been questioned about the scandals, whereas, it is the parents who should be questioned. There is too much laxity or indifference amongst the modern parents. For a father to be so confoundedly absorbed in his business, profession, work or recreation, not to be able to give his boy some companionship, or sufficiently interested in school life, is little short of criminality. Look backward, and you will see that the men who built up Canada had their characters moulded by their parents. A boy's best luck is to be brought up in a good home and in good environment, where a father gravely speaks to his son and the mother frequently uses a proverb which sticks in the boy's mind, and where correction of a fault is judicially applied.

A boy bubbles with life, and he will laugh on the slightest provocation. Give him something to laugh at. If there is nothing to keep his mind in that happy frame—out of which good things come—give him something to do, sports and games that teach him sportsmanship and fair play. If their is indifference to moral codes or troubles are artificially obscured the boy will bear it in mind, then and afterwards, it becomes photographed on his mental film. So with other early influences. As the twig is bent so the tree will grow.

The boy question is a complex one that does not appear to apply to girls. But, anyway, if we make the boys right the girls—giving all allowance for the caprices of the feminine sex—are more likely to turn out right. They will go after the boys; there is no stopping them at that. If the boys are bad, so much the worse for the girls. If the boys are being influenced and trained in the upward direction, so much the better for the girls. Boys will be boys; to which may be added that girls will be girls. So there you are. The boy gets it coming and going, so to speak. He doesn't know at that age what's after him and falls in all the easier. I know a boy who a year ago faced a critical situation, who remembered how his father used to shake his head and say "Play the game". When we knew how he played it, we threw our hats up. Fine, wasn't it. Instead of criticising the rising generation so much let's have a return to the old fashioned fathers and mothers.

The influences that mould the boy in his young days are almost indelible. If a boy's environment has been good he is well heeled. If he dwells in the tents of wickedness in his youth things are against him. He starts with a handicap, and it's to the glory of a nation when he can be brought out of pernicious influences and become esteemed in his manhood. But boys rightly influenced and having the right stuff in them go ahead and lead happy lives to the glory of God and the well being of their country.

Just now in Russia a terrible thing is happening that deserves consideration of the whole civilized world. Russia is paying an awful price for her change of government. A new and sinister word describes it, *bezprizorni*, the word actually means 'shelterless', but its new significance is 'disaster'. It is applied to hundreds of thousands of street children who belong to nobody, their parents, killed, starved, or lost—at any rate dead in the disaster that overwhelmed the nation. The children wander from town to town, city to city, searching for food and shelter, their lives hopeless. They have lost their childhood. Think of it? They live, but what a terrible existence with their young minds warped and distorted! Boys are what you make them. What then, will become of that pitiful army of children drifting through the miasma of vice and crime?

We here in this beautiful country must be thankful that we can mould the minds of the young generations in the light of Christian love on to the path of happiness. Every boy in Canada must have his chance, and the better we can make them the more splendid will this young nation grow. As Disraeli said, "the youth of the nation are the trustees of posterity". Their future is its future. By caring for them we are caring for Canada.

"Give us men to match our mountains,
Men to match our inland plains;
Men with eras in their purpose—
Men with empires in their brains.

"Give us men to match our prairies,
Men to match our inland seas;
Men whose thoughts shall have a pathway,
Up to ampler destinies."

In our public schools we have gone in largely for clinics, and it would appear that some medical men think that instead of the old time method of using the rod the removal of their tonsils, or adenoids, because if they are not diseased now they will be later, on the principle that if he is not naughty now he will be eventually. The surgically ideal boy would have to have a lot of him removed. His teeth, his appendix, and probably his prostate gland which I know nothing about, nor I fancy do the doctors. Having made him physically perfect they imagine it would be an easy job to shape him mentally and morally. However, give a boy a healthy upbringing, under proper moral conditions and he won't want all the scientific attention. Most of them when the doctors were through with them would grow up healthy young animals. A lot of them would get bad advice though.

The mothers are able to see much more of them than their fathers. The early implanting of a good disposition must be largely due to the woman's influence. The lives of all great men show this, and equal suffrage advocates to the contrary, the greatest influence of woman is in the home. Less craving for the lime light in social, political and public life, and more attention to the children and the intensive cultivation of influence of idealism, purity and culture within what they please to call a circumscribed circle will do more to keep this old world straight.

The mothers of the Fathers of Confederation, of our pioneers and nation-builders, did more to make Canada what it is today than all this scrambling to get onto boards of education, our city councils and legislative chambers. The laxity of home influence is largely responsible for the mediocrity from which we are suffering at the present time. Instead of criticizing the young folks so much let us criticize the parents more, and endeavor to get back the old-fashioned mothers and fathers and the blessedness of the old family circle.

Women have an influence upon the susceptible male nature of a different kind compared with that of a man, and a boy remembers the sayings of his mother more permanently than his father's. Gladstone gave credit to his mother and wife for the quality of his services to his country, as does the present Prime Minister of England, Stanley Baldwin. As did Garfield, Beaconsfield owed much to his wife. A boy loses much if he loses his father, but much more if he loses his mother. Mussolini possessed a father and mother and an environment that put the makings into him. His father served in a wine shop, and his mother, who had been a teacher, worked steadily and earnestly for the family. She was quiet and saintly and taught him. Without his mother he would not have became Dictator, and Italy would have remained in her slough of debt and decay. Out of the teachings of his mother he arose to be Italy's man of destiny.

I recall a friend of mine, Joseph Wright, an Oxford M. A., a Heidelberg Ph. D., an Aberdeen LL.D., a Durham D. CL., a Dublin and Leeds Litt D., a Fellow of the British Academy, and until recently Professor of Comparative Philology at Oxford, who wrote the 100,000 word English dialect dictionary, and several grammars in different languages; he was a donkey boy at six years of age in a Yorkshire quarry and worked ten hours a day, owed his inspiration to his mother. His father died when he was a child and left his mother with four young children. She planted the seed and watered it with tears. The mother is the main factor in the lives of most men.

It might be a good thing to follow Australia's example and have a "Boys' week", started I believe by the Rotarians. We have "Fire", "Clean-up" weeks, worthy objectives in their way but immeasurably insignificant to rousing attention to the vital importance of helping the boy to become what we would have him be.

What is essential to-day is to instil faith, vision and enterprise into the rising generation, so that they can march breast forward into the future destiny of Canada.

Boys are what you make them. I have some, and I've watched them for half a century growing up all around, and my conclusion is that what a boy becomes depends mostly on what the father and mother are.

TO SERVE AMONG THE ESKIMOS

The Church of England has created a new position, the Archdeacon of the Arctic, whose duty will be to look after the spiritual welfare of the Eskimos. The Rev. A. L. Fleming, of St. John, New Brunswick, who has accepted the appointment, began life as a naval architect and later became a missionary in the Arctic, being the first white man to cross Baffin Land. He is an authority on the Eskimo language and customs.

LETTERS TO THE EDITOR

The Blurbs of "Boy" Statesmen

EDITOR SATURDAY NIGHT.

Sir,—A beastly growth on the surface of America's sickliest sentimentality rejoicing in the good old Anglo-Saxon name of Earl (not a title presumably) Lauton Slager, and styling himself the "Boys' Premier of Ontario," whatever that may mean, delivered himself at Guelph, Ontario, on February 15th, of the opinion that in the event of war the young men of this country should be called upon to display that "Greater courage" and be "too brave to fight."

I must confess to ignorance as to the significance of the title "Boys' Premier of Ontario," unless it is the head of some organization for early training in politics, at once the greatest sport and downfall of this country; but with all due respect to his high position and stately dignity, I should like to suggest that this callow youth be muzzled or otherwise prevented from mouthing his half-baked views, to the belittlement of those glorious Canadians who fought and fell in the Great War (not being possessed of that "greater courage") so that Canada could grow and prosper—but not, I am certain, so that she could produce and rear in softness and safety offspring of this description. Those Canadians upheld the honour of their country before all the world as it had never been upheld, and the lustre of their achievements must not be dimmed by the public utterances of ingrates.

The outburst cannot be excused on the grounds of youth, as the "Boy" is aged 21.

I am, Sir, etc.

Halifax, N.S., Feb., 1927. "VINDEX."

Light in Yukon Gold Rush

EDITOR SATURDAY NIGHT.

A few weeks ago you published an appreciative review of a new book on Yukon, by W. S. Dill, called "The Long Day." I have never been a knocker of worthy books or articles on Yukon or the Klondike; but having lived there from 1898 to 1904 and having edited Yukon papers, and written much about the gold country, it has always been my aim to write accurately.

In what I have read of his book, he seems to get "things wrongside foremost." He endeavors to give the credit of discovering the Klondike goldfields to the squawman, George Carmac, who, as Mr. Ogilvie told me, was not believed, as he was no miner at all.

As a matter of historical fact, Robert Henderson of Pictou, N. S., sailor and miner, washed out the first gold ever known to have been found in the Klondike valley. See "Burning Daylight," by Jack London, which gives a good but not entirely correct account of Henderson's work, and the "Carmac find." All the early writers give Henderson the credit, and I have about a dozen affidavits from Mr. Ogilvie and other leading pioneers, giving Henderson the credit of the real find. It was certainly due to Henderson's invitation, given on the present site of Dawson, "to come up and stake on the new find," that Carmac and his two Indian brothers-in-law stumbled on a richer find than that of Henderson. But it was "Skookum Jim" that found the gold on Bonanza (then Rabbit creek) on their way back, and Carmac broke his word given to Henderson, that if he found any gold on Bonanza he would send back word to him. Later in Dawson he got an awful tongue thrashing for it from Henderson. The latter had, months before, discovered gold on Hunker-Gold Bottom creek, which also produced its millions of dollars' worth of virgin gold. He was refused the right to hold several rich claims that he staked, on a technicality, for which the Dominion government later on offered him compensation, after admitting the error of the gold recorder. He also had to part, for a few thousand dollars, with a very rich claim on Hunker, because disabled from a bad accident, he could not do his work.

Dill libeled Mr. Ogilvie by asserting that he gave Dick Lowe a hint to stake that wonderfully rich fraction of his. Lowe was working for Mr. Ogilvie, who was surveying Bonanza creek for the Dominion government; and he told me that he positively refused any information whatever to Lowe, except that he would have to quit his service before he attempted to stake any fraction or claim. Lowe, who was not a Canadian, took his discharge, staked, and then dissipated the rich gold mine. One of my first duties on assuming the editorial management of the "Yukon Sun," through the kind offices of my staunch friend, Sir Sam Steele, was to make an irresponsible blowhard apologize for a libel on the Commissioner, Mr. Ogilvie, for saying that the latter was interested in his claim.

Mr. Dill says there were 19 murders in Yukon up to 1908, and 19 men were hanged for them. This murder list would make Yukon as bad as Alaska, where the people, as in all U. S. western mining camps, shot each other with easy indifference. It would also be a libel on our splendid R. C. M. Police. As a matter of fact there were not more than five murder cases, and I can only recall five or six murderers hanged (outside the Indians in 1918). I reported two of these trials and saw two of the murderers get their well-deserved reward. He mixes up poor little Slorah with a would-be bad man up the creeks. Slorah shot his mistress in a drunken affair, and so escaped hanging later on.

He speaks of O'Brien, the specialist in murder, as having been brought back from Australia. O'Brien never got out of Yukon, thanks to the R.C.M.P. and old Bill Robertson, railway contractor for the White Pass & Yukon; who on the C. P. R. branch in Maine, taught Sir Percy Girouard the elements of practical railway construction.

But Mr. Dill makes so many slips that I cannot follow him. I must admit that of the incidents he cites so gracefully and pleasantly, many of them did not come within my ken, and I cannot speak with authority, but I am holding them in reserve for further discussion later. As an authority on early Yukon affairs he fails.

The compliments to Miss Kate Ryan, Rev. J. J. Wright, Bishop Bompas, Rev. Dr. John Pringle (late moderator of the Presbyterian church in Canada, and one of the finest of pioneers) and to Dr. A. S. Grant, now of Toronto, who did a very fine work with his Good Samaritan hospital, and to Bishop Stringer, are well deserved.

But I never could admire the cheap jacks like "Swiftwater Bill," and other would-be Klondike "heroes," and I must confess that the richest of the Klondike gold mines fell to the least desirable of the miners, in many cases. Even the golden glamor of their success cannot gold plate their characters.

Please drop the "THE" in speaking of Yukon. It is a relic of the days when men spoke entirely of the Yukon river or of the Yukon territory, and is now superfluous. No one speaks of The Alaska, and it is still a territory. "The Klondike" means the Klondike valley, or river or goldfields and is retained on that account alone. The Klondike gold fields have shrunk tremendously, but they were a grand advertisement for Canada for many years.

HENRY J. WOODSIDE.

Ottawa, 19th February, 1927.

.38 Calibre

Hotel Clerk—"Just in from Chicago, I see, Mr Smith."

Mr. Smith—"No; that's a moth hole in my lapel."—*Life*.

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TORONTO 2, CANADA

MONTREAL - - - 171 St. James Street
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NEW YORK - Room 506, 505 Fifth Avenue
CHICAGO - Hartford Bldg., 8 South Dearborn
LONDON - 10 Norfolk St., Strand, W.C.

MILLER MCKNIGHT, BUSINESS MANAGER

Subscriptions to points in Canada, Newfoundland, $4.00.

Great Britain, U.S.A. and Mexico, $7.00. Single Copies 10 cts. All other countries $10.00.

Entered as second-class matter March 6th, 1909, at the post office at Buffalo, N.Y., under the Act of Congress of March 3, 1879.

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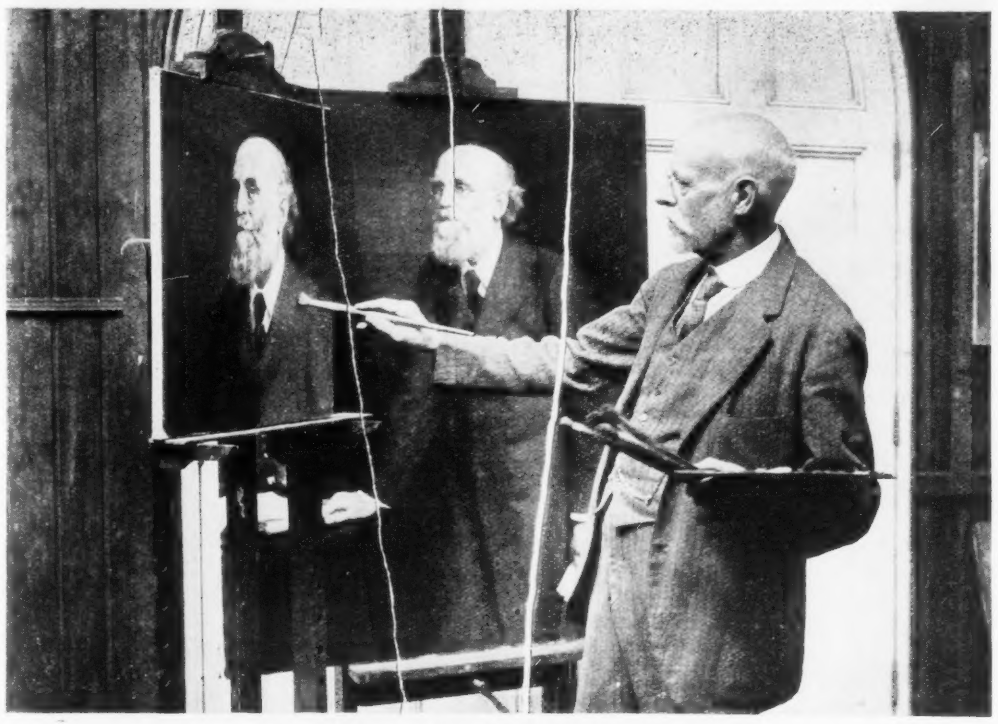
PRICE 10c. A COPY $4.00 A YEAR

Volume 42, No. 16. Whole No. 1773



FAMOUS ARTIST AT SEVENTY-EIGHT

The Hon. John Collier entered upon his seventy-eighth year recently. He is familiar as the painter of "problem" pictures, though he has more than once denied any intention to arouse controversy by his paintings. The picture shows Mr. Collier finishing Rev. Dr. Clifford's portrait for the National Gallery.

The Advance of Jean Baptiste

By P. W. Luce

THE phenomenal growth of the French-Canadian population is one of the marvels of modern history. In 1764, shortly after the conquest, the French totalled around 70,000. To-day, after 162 years there are nearly 3,000,000 of them.

It is well known that all expatriate races have large families at first, but the French-Canadians are the only people who have kept up the good work for successive generations. Furthermore they are showing no indications of a change of policy, if one may believe Mr. R. L. Calder, K.C., who recently declared that, in his opinion, Ontario is destined to become a French-Canadian province. His memory goes back to a time when the western part of Quebec was peopled by British stock; to-day he sees the eastern part of Ontario almost changed from British to French.

The only trouble with Mr. Calder is that he is entirely too pessimistic, according to my friend Jean Baptiste, to whom I mentioned the distinguished lawyer's prediction.

"Dis Mr. Calder is one not very good prophet," said Jean Baptiste. "He look ahead, but only a leetle bit. When he say dat Ontario will be full up wid de Canadien by-em-bye he very correc', but what for he stop at dat?

"He got no vision, hein, maybe? Or is it dat dis Mr. Calder is a leetle bit weak in de 'rithmetic and don' know how to count up in de millions?

"Surely it can't be dat he tink dat when Ontario she's all fill up de Canadien he going to sit down and be satisfy' just to smoke de pipe and drink de whisky blanc!

"You know what de Canadien do when he fin' too many of his-self in de old part of Quebec, hein? Look in the blue book of statistique and see how he move over into Nova Scotia and New Brunswick and de state of Maine and New York and New Hampshire and Vermont and make his-self comfortable, even if de oder fellow dat's dere first got to move away a bit to make room for him.

"Wal, let me told you, dat's what de habitant is going to do after he fill up Ontario, say in twenty-thirty years. He keep right on going west, to Manitoba, to Saskatchewan, to Alberta, and den, all in good time, to Breetish Columbia. Anybody dat don' speak French in Vancouver in feefty-seexty year from now is going to be down on his hard luck for nobody else know what he's talking about. And nobody care, too!

"You know, de French-Canadien he never got what you call de Old Home Week. If we try dat everybody got to sleep outside; de old home she's not big enough to hold all de familee at de same time. What else can you expect when every home she's got two cradles, and sometimes—not often—one of dem is empty for a leetle while. Dere's so many leetle baby dat when dere's one more de papa he never find out until de census man come around next year and say de congratulations for ten boy and seven girl!

"Lucky for de papa some of de boy and girl is beeg before de las' babee is dere at all! The beeg ones leave home and get married dere own selves. The English dey wait until dey can afford to get married, but dat time never comes! We just' go ahead an' trust to le bon dieu.

"After de habitant he's got Canada filled up tight from Halifax to Nootka you can bet your life de population of Uncle Sam's United States she's going to grow mighty beeg and queeck! By de year 2000 dere will be at least 200,000,000 Canadiens, mebbe more, if we can catch a lot of twin', a few triplet', and a quartette now and again. After dat we grow pretty fast, and in anodder thirty-forty years we've got 500,000,000 of us.

"What dat mean? Dat mean everybody is a Frenchman from Point Barrow to Cape Horn! De Americain is all gone to live in Paris or has shoot hisself dead in Chicago. De Mexican has had de revolution too many times. De Brazil man and de Peru man and de Chile man and de Argentine man and everybody else in Sout' America is—what you call it?—absorbed by the Canadien, just like de Scotchman dat come to Quebec a hondred year' ago and now he don't know how to eat porridge or play on de bugpipes!

"What we do after dat for a place to live and bring up de beeg family I don't know. Mebbe some of de young men go to Australia, mebbe to New Zealand, mebbe to Sout' Africa. No use worrying now about de trouble dey'll have in de year 2066; the Canadien, he's not very good at worrying so far ahead.

"You know, my frien'," concluded Jean Baptiste, "de British government, she better be t'ankful for de good loyalty of de Canadien. We going to be nice to her. Some time about de year 2035 we going to give her de United States for a Christmas present, and if de Yankee man don' like it he can go eat his hat! And by-em-bye, when we got it all filled up with us, we give England Sout' America back again too. . . . What you say? She never had Sout' America! No matter, we give it to her anyway!"

FISH BUYER'S CLAIM TO AUSTRIAN CROWN

Wm. Brightwell, of Islington, England, claims to be the heir to the Austrian dynasty, and only son of the late Empress Carlotta of Mexico. Mr. Brightwell is a fish buyer, and is known at Billingsgate as "Prince Mill."

Commercial Art

SOME artists earn a living illustrating magazines,
Making photographs or sketches of the latest "Movie Queens",
Drawing most alluring pictures advertising pork and beans;
That's art—Commercial art.
There are men who write advertisements in verse and also prose,
Anent some special brand of soap that everybody knows,
And people painting posters recommending theatre "shows",
That's art—Commercial art.
But the most convincing artists of them all upon the whole,
Are the enterprising fellows who, with true aesthetic soul,
Make a very handsome living painting slate to look like coal!
That's ART—COMMERCIAL ART.

—*Roger B. Priestman.*

Bankers Overrate Picture

ALTHOUGH the German Reichsbank seemingly has possessed a Midas touch for the past few years in all its financial transactions, the sole adventure of its directors into the world of art is proving a dismal failure.

In trying to protect themselves against losses caused by an unfaithful employee named Arnold the directors seized a Gainsborough painting, presumably of great worth, in the home of the accused official. The losses through Arnold were estimated at $150,000.

The Reichsbank immediately announced that it was in possession of a Gainsborough worth at least $250,000 and invited art lovers to make offers.

Arnold, hearing of the price set by the bankers, demanded the difference between the amount of their losses and the estimated value of the painting, offering, however, to settle the matter for $5,000 cash, which offer was rejected.

Investigation shows that, though the picture is genuine, it is one of Gainsborough's earlier works and not worth $15,000, which Arnold said a Swiss dealer had offered. The same picture was often offered to European galleries, and the highest previous bid was $3,500.

Rather than admit they were failures as judges of art, the directors are leaving the painting in the Reichsbank vaults, since by keeping it the unpleasantness of explaining the loss is obviated and the bank's books can show the possession of art treasures valued at $250,000.

The Passing Show

I LOVE THE NAME OF ANNABELLE

I love the name of Annabelle,
It's sweeter than a kiss is;
When Charm, a heavenly manna, fell
It came to earth as Annabelle
Designed for lovely misses!

Who answers then to Annabelle
No rarer maid than this is;
So let a brief hosanna swell—
I LOVE THE NAME OF ANNABELLE!

I have to; it's the missus'!

* * *

Sir Douglas Mawson, the explorer, says that there is a seventh continent under the Antarctic Ocean.

And if it could be consulted it would probably indicate that it was darned glad to be there.

* * *

Advice to those about to write a love letter: Anything you say will be used as evidence against you.

* * *

School-pupils in Chicago have organized to do without slang as a feature of Better Speech week.

And it is rumored that they are having great difficulty in making themselves understood.

* * *

The predicament of the British diplomats in attempting to define their case to the Chinese can be sympathized with by anyone who has ever tried to explain to a Chinese laundryman that he has lost his ticket.

* * *

After listening to some radio announcers, static seems almost intelligible.

* * *

A definition, in modern philosophy, of a thing or object is a "meeting-place of relations". But most heads of families, we imagine, will resent being called an object.

* * *

You have to hand it to Mussolini. He has unified sentiment in Italy to an amazing degree. Practically all of the populace agree with him that he is a great man.

* * *

A MIRACLE OF MORN

The earth at dawn is like a maid
New-risen from her bed.
Her pallid cheeks and lips betrayed
Her [illegible] curls flung all dismayed
About her tousled head?

But as in round of roses there lies
A magic in the sun
And ere her lovers ope their eyes
The roses in her cheeks arise—
And she's the fairest one!

* * *

AS ONE THINKS IT MUST BE

"Do you think my cough is bad enough for me to go to the concert?"

* * *

United States Government has authorized the creation of a wild life refuge at Curry, Alaska.

But will the flappers go there?

* * *

Scientists state that the world is adapted better for insect life than for human beings. This would explain why club bores never seem to die off.

* * *

ESTHER

Esther says that she thinks the only solution of the problem in China will be for the British to chase all those foreign Chinese out of there.

* * *

It is claimed that there are too many men working at white-collar jobs in this country. Still, someone has to pay the income-tax.

* * *

GREATER LOVE

"I love you so,"
He softly said.
"I'd die for you."
She raised her head:
"You'd die for me,
You love me so?"—
"When my time comes,"
He answered low.

* * *

ROGUE'S GALLERY

And now, ladies and gentlemen, we come to Mr. Perkins. Mr. Perkins is the man who invites a few people up to his house for "a little party", requesting that each bring a contribution toward the liquid refreshments. When the party is declared "on", it is discovered that Mr. Perkins' personal contribution toward the event is a corkscrew.

You notice we have photographed Mr. Perkins with a bottle of Gordon Gin in his hand. He had to borrow it from a friend for the occasion.

Hal Frank

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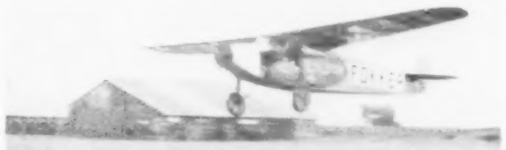

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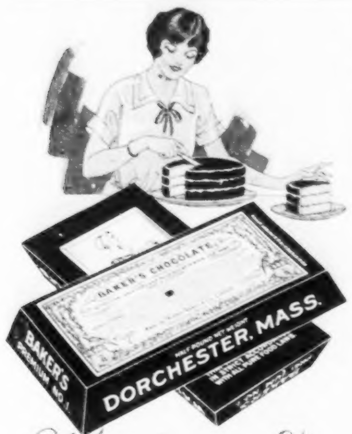
A PLEASING thing about the present parliamentary situation is that virtue has a chance to assert itself. In past sessions it was embarrassing, not to say dangerous, for the champions of virtue to be always unfalteringly steadfast in pursuit of the straight and narrow path might have brought about such calamities as the fall of the government of the day and the end of parliament and its perquisites. Consequently men were constrained at times to be derelict in their duty to policies and principles to which they had sworn allegiance. But in this parliament men may hold fast to their policies and principles and ideals without being discomfited thereby, and so it is that at last there is presented the inspiring spectacle of banners flying freely from the masthead. Those Progressives who have preserved their identity no longer have to consider expediency. They can denounce the government and all its works and profess their own finer faith in the comfortable knowledge that nothing will be disturbed, that this parliament will go on. They have never had such a chance to assert themselves without menace to their tenure of the seats they occupy in the House of Commons. So it is that they have submitted an amendment to Mr. Robb's harmless budget, regretting therein that the government has apparently forgotten its erstwhile concern for the high cost of living as the same was alleged to be due to the protective tariff, and that there is a further departure from the principle of direct taxation in the cut in the income tax. Of course, it is not intended that the low tariff and direct taxation policies of the Progressive platform are to be advanced by this challenge of the budget, for the amendment will receive a score or so of votes in the House but the Progressives will have defended their faith. They had such little chance to do so while the last two parliaments. It seems something of a pity that nobody has another conference. Mr. Dunning appears to pay much attention to their consciences. Mr. Dunning has a fine sense of the value of an extra vote. On this parliament does not the fate of his budget depend? Taking to himself the task of leading the erstwhile Progressives back to their allegiance, Mr. Dunning has "cut off" the erstwhile Progressives from their leader. They are "off" the erstwhile Progressives. Their leader has seen to it that they are "off" the government and consequently with these differences to reach the boat the moment when it is ready to leave. This is defined as the attitude of the government, which is that it is prepared to consult with the old and knowledge[illegible] to the Tariff Advisory Board towards the end of a tariff structure fair as fairness is to the consuming industries and the people generally, as well as the protective prosperity of the manufacturing industries of Canada. The definition of the Progressive attitude is declared to be the authorization of a tariff which will be fair to the consumer and that will be supported by no more sensitive to the interests of the West and that will be supported by no more sensitive to the interests of the East. Also the fact that Mr. Bennett and his Conservatives are Tories in the last resort. Wherever the Liberal government introduced a tariff bill the Tories have opposed it on the ground that it was not high enough. Wherever the Liberal government introduced a tariff bill the Tories have opposed it on the ground that it was too high. Wherever the Liberal government introduced a tariff bill the Tories have opposed it on the ground that it was too high and too low. Wherever the Liberal government introduced a tariff bill the Tories have opposed it on the ground that it was too high and too low and just right. Wherever the Liberal government introduced a tariff bill the Tories have opposed it on the ground that it was too high and too low and just right and unfair to the West. Wherever the Liberal government introduced a tariff bill the Tories have opposed it on the ground that it was too high and too low and just right and unfair to the West and unfair to the East. Also the fact that Mr. Bennett and his Conservatives are Tories in the last resort.

**

BUT [illegible] Mr. Bennett [illegible] Mr. Stevens [illegible] Mr. Bennett [illegible] Mr. Stevens [illegible] Mr. Bennett [illegible] Mr. Stevens



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A Sidelight or Two on Hon. J. A. Robb, Minister of Finance

By Blue Booke

THE other day a modest unassuming gentleman with the frost of the fleeting years in his hair rose in his place in the House of Commons and in a matter of fact way in crisp short sentences delivered his fourth consecutive budget speech. Clustered about him were the big-wigs of the government: Mr. King (himself) flanked by Mr. Lapointe, Mr. Dunning, Mr. Motherwell, Mr. Veniot and the other gems in the prime minister's starry crown. Across the aisle in an attitude of watchful waiting sat Mr. Guthrie and the front opposition benchers, Mr. Bennett making copious notes, Sir George Perley (it was Georges Pelletier of "Le Devoir" who once remarked that Perley was Borden's "Man Friday", but he looked like Sunday), Doctor Edwards with his mind on those western resources and the educational clauses, Mr. Stevens a little quieter this session than last and the other jovial spirits who sit to the left of Mr. Speaker. Further down on the left were the Progressives and the other groups, Miss Macphail a study in black, hand cupped to ear in order not to miss anything in that chamber of fearful acoustics. Those who came to hear oratory were disappointed, for James Alexander Robb, the Valleyfield miller and maker of popular budgets is just a plain ordinary Scotch Canadian business man with a fund of common sense, who has frugal ideas with regard to words and was never known to waste them. Mr. Robb reminds one forcibly of the old jingle:

> It's not the man that has the most
> That gives the most away,
> It's not the man that says the most
> That has the most to say.

He possesses the ability of being able to boil down the annual financial statement until the bare essentials remain, and he then dishes it up and serves it in a plain and palatable way. The main thing about a Robb budget is that everyone can understand it. There are no soaring flights into the dizzy altitudes of oratory, no Demosthenean perorations about the glory of Canada's present and the sure and certain hope of her future [illegible] her wagon hitched to the party in office. [illegible] not indulge in such pleasantries. And [illegible] he has gained a reputation of presenting plain budgets for the plain people.

HON. JAMES A. ROBB
Canada's Minister of Finance, who is the veteran of the King Cabinet

**

THOSE of us who have listened to more budget speeches than we like to admit, are prone to indulge in retrospect when the Finance Minister of the day rises to make his annual statement. Invariably the old timer thinks of the Fielding, that grand old man not alone of the Liberal party, but of Canada, who used to arrive in the chamber with the budget carefully locked up in a black bag and wait impatiently like a race horse at the barrier until the opening formalities were ended and he had a chance to [illegible]. Apropos of that little black bag it may be recalled that in the spring of 1911 when Mr. Fielding brought out the reciprocity agreement to the House it was locked up in the familiar black bag from which he produced it in the mysterious way in which a conjurer brings a rabbit out of a silk hat. In his speech on that occasion the late Mr. A. S. Goodeve made the remark which is one of the classics of parliament—"The Minister of Finance opened Pandora's box and out jumped the [illegible]." Mr. Fielding's budget manner was quite distinct from that of Mr. Robb. He was always [illegible] annual statements. The way in which he would wave his magic wand and produce a surplus out of the air was particularly Fieldingesque. His sentences were [illegible] and he delighted in well-turned phrases smacking of the old school of oratory. These references are of course to the days of the Laurier administration before the war and its resultant difficulties made the lot of a Finance Minister a particularly arduous one. Sir Thomas White who followed Mr. Fielding was not so frugal with words as Mr. Robb. His budgets were rather [illegible] too full. It took weeks to digest them and it is quite possible that some were never digested. Sir Thomas was a brilliant Finance Minister and budget day was his day. He gloried in it, and left nothing unsaid. Sir Henry Drayton, the successor of Sir Thomas was given to oratory and wandering all over the financial [illegible]. His budget speeches were colossal affairs and covered everything so very thoroughly. The writer recalls the occasion on which he listened to Sir Henry making a budget speech which was even more lengthy than usual. A Press Gallery man turned to the writer and quoted those lines as Barry Pain written many years ago when the Kaiser was in the habit of making bellicose speeches:

> "Demosthenes, history tells us,
> Would take his day off now and then,
> And Cicero didn't keep talking
> For ever and ever, Amen."

After Sir Henry Drayton, began the second Fielding era. Age had not withered or custom staled Mr. Fielding. The old buoyant note was there, the same strong faith in Canada and her destiny. And so we come back to Mr. Robb again after this little journey of memory into the pleasant meads of bygone days. Take a fleeting look at the man upon whose shoulders the mantle of Mr. Fielding has fallen.

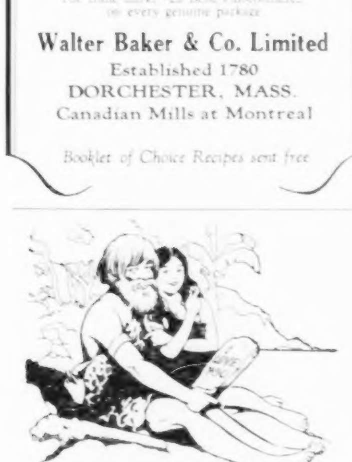
JAMES ALEXANDER ROBB is the daddy of the cabinet being sixty-eight years of age, leading Mr. Forke by a comfortable margin. He was born in Huntingdon in the heart of the picturesque Eastern Townships and his canny cautiousness may be attributed to the fact that the records state that his father and mother were Scotch. He went to the district school and Huntingdon academy and at an early age entered the milling business from which he has never been weaned entirely. The writer well remembers when J. A. Robb came to the House of Commons as the member for Huntingdon. At the general elections of that year he defeated Doctor Nelson Walsh who for one brief parliament took Huntingdon out of the Liberal column where it had rested securely from confederation. Doctor Walsh was very popular in the riding, but in 1908 running for the first time, Jim Robb was the victor by the scanty but sufficient majority of eighty votes. From that far off day Huntingdon, to which the adjoining county of Chateauguay was added at the last redistribution, has remained faithful to the Valleyfield miller. It cannot be said that the new member for Huntingdon made what may be termed much of a splash in the parliamentary pool. He was one of the occupants of the Liberal overflow which had to be accommodated at the left of Mr. Speaker and the House heard [illegible] rarely. Occasionally in a budget debate he would make a speech, but it was always brief to the point of being threadbare. Like the dress of the dear girls of today, the speeches of Jim Robb were short enough to be interesting but hardly long enough to cover the subject. When the big change came in 1911 Mr. Robb crossed to the opposition side with his leader and it was then noted that he appeared to take a more lively interest in the proceedings. The time for watching the wheels go round had gone by. Sir Wilfrid expected every man to do his duty and thus it was that the quiet and unassuming member for Huntingdon became an effective critic of the Borden administration, always without venom and guile. When matters of trade were discussed the suggestions of Mr. Robb proferred always in a semi-apologetic way were received with a distinct display of interest by the then Minister of Trade and Commerce, Sir George Foster, who could make the most delightful speeches about exports and treaties. As time went on Sir Wilfrid relied more and more on the counsel of the man from Huntingdon and he became the English speaking whip for Quebec. Before the formation of union government in 1917 when Liberal stalwarts such as Hugh Guthrie, Fred. Pardee (poor Fred has just passed over) and Frank Carvell were leaving the ship, and the old skipper was facing inevitable defeat [illegible] little band who held fast to the [illegible] "right or wrong, my leader" and stood by Sir Wilfrid to the end was Jim Robb. After the election of 1917 in which union government scored such an outstanding victory Mr. Robb was chosen chief whip of the Liberals in succession to Mr. Pardee. It was not an easy task. The Liberals were cut to pieces in every province save Quebec, but the old chief led his followers ably until the [illegible] in February, 1919. When D. D. McKenzie was selected House leader of the opposition following the death of Sir Wilfrid, Mr. Robb was one of the advisory committee which [illegible]. It may be mentioned that the [illegible] more successful than some of his successors in later years as subsequent events proved.

**

THE general election of 1921 which resulted in the return to office of the Liberal party after a ten years' pilgrimage in desert places gave Mr. Robb his first opportunity [illegible]

[illegible]

THE largest floating roadway in the world, representing a triumph of engineering, has been opened at Seacombe Ferry, Wallasey, by Lord Derby. The new roadway, or bridge, is 700 ft. long and 50 ft. wide [illegible] [illegible] spans linked to each other and to the stage [illegible] suspension spans. Each floating span is supported on a nest of eight steel pontoons, each of which is capable of bearing 50 tons. The roadway will open a new gateway from Lancashire into Cheshire. Wallasey ferries, the biggest undertaking of their kind, carry 27,000,000 passengers a year.



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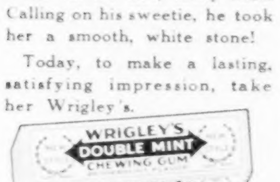

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MUSIC and DRAMA

Clever Play Finely Interpreted

The value of good acting has seldom been more fully demonstrated than in the clever and original play, "Young Woodley," in which the young actor, Glenn Hunter, is appearing at the Princess Theatre this week. Considerable interest attaches to the first appearance in Canada of Mr. Hunter, who sprang into fame three years ago in "Merton of the Movies," but the charm of the present production lies in the fact that all important roles are equally well-played. The names of the sponsors of the production, George C. Tyler and Basil Dean, have long been associated with casts of fine quality, and neither has, in the past, shown finer intuition in the matter of casting.

John Van Druten, the author of "Young Woodley," is a very youthful Englishman, and though his drama is immature there is no question of his originality, promise, and ability to interest an audience. The great success of "Young Woodley" in the United States is remarkable when it is considered that it deals with English public school life, a system almost alien to this continent; although readers on this side of the water have been educated in its customs by many English novelists from the authors of "Tom Brown's School Days" and "St. Winifred's" onward. In fact the playgoer gets into the atmosphere of Canon Farrar, the author of the latter tale, almost at the rise of the curtain, though that worthy cleric would hardly have planned the kind of love story which forms the plot.

Roger Woodley, the eighteen-year-old hero, is a moody, lonely poetic lad, who, though clever and well-behaved, does not get along very well with his house-master, Mr. Simmons, a soured scholar with a sarcastic tongue, who has grown so stale in his task of teaching the young idea how to shoot that he hates the younger generation. Simmons has married a beautiful young wife, who is as lonely in her surroundings as Woodley. An attachment grows up between the young people which the woman, though old enough to know better, encourages in the sheer ennui of her lot. The school master becomes suddenly aware of the situation, but can do nothing about it without making himself ridiculous. The crisis comes when Woodley, taunted by a sensual young classmate, suddenly becomes infuriated and tries to kill him—a thoroughly natural thing in a boy of his temperament. This is the schoolmaster's chance to expel the lad, which under the circumstances would mean ruin. But the situation is saved by the sympathetic wife, who loves the boy deeply but is remorseful over the trouble she has caused, and who explains the whole situation to the boy's father.

The handling of the elder Woodley shows the freshness of Mr. Van Druten's mind. He is a soap manufacturer and according to British stage tradition the audience expects the [illegible] stupid father. But [illegible] he turns out to be a most sympathetic and understanding man, and the play ends with an outlook of happiness for the boy in the new and deeper relation established between father and son.

It will be seen that this is a play on a higher plane than the average frothy product of the younger generation of London comedy writers. It is a play at which the continental writers who deal with the problems of sex and adolescence would certainly scoff, but it strikes true in every line. The dialogue is most admirable in its naturalness and Mr. Van Druten's sure touch is especially apparent in the beautifully written love scene of the second act. Like all young dramatists he is somewhat sketchy in characterization—and here is where the great, compensating factor of good acting comes in—but he is remarkably subtle and exact in indicating the moods of his characters, and the assorted group of students are notably accurate.

In a modest curtain speech Mr. Hunter alluded to the anomaly that he, an American, should be so well received as an English lad, but the reason is not far to seek. His personality is [illegible] Mary [illegible] who plays the young wife is not merely exquisitely beautiful but wonderfully sympathetic, with a most expressive countenance and a voice that recalls the lovely tones of the Julia Marlowe of 20 years ago. But the play is really held up to a high level of dramatic interest by the splendid acting of two veterans, A. E. Anson and Grant Stewart. Of a role in which the average actor would be merely turgid, Mr. Anson, who plays the schoolmaster, makes a creation amazingly human and convincing that grips the imagination whenever he is on the stage. Grant Stewart, who plays the elder Woodley, is almost equally impressive in the intellectual restraint of his acting. Mr. Stewart is now robust in comparison with the slender youth who was at one time a lecturer at Trinity University, Toronto, and played the Major-General in "The Pirates of Penzance" in the performances of the old Harmony Club under E. W. Schuch, but he has grown in distinction as an actor. There are several clever young men in the cast, also, notably Philip Tonge, who gives a most sincere and manly interpretation of Roger's pal, Ainger.

REGINALD STEWART
The distinguished pianist, whose recital of modern music takes place on March the 9th, at Margaret Eaton Hall.

* * *

Mendelssohn Choir Honors Beethoven

No loftier homage to be rendered Beethoven in connection with the centenary of his death, now but three weeks distant, than was heard at the joint concerts of the Mendelssohn Choir and the Cincinnati Orchestra at Massey Hall on February 24th, 25th and 26th. Works by him were on all four programmes and a predominant feature of two. Devotion to the composer's memory could hardly be carried farther than by Dr. Fricker, who prepared Beethoven's two most famous choral works, the "Missa Solemnis," first sung in 1823, and the final section of the Ninth Symphony, as well as shorter and less exacting works like the "Hallelujah Chorus" from "The Mount of Olives" and the short cantata, "A Calm Sea and a Prosperous Voyage." Some of these works were already in the Choir's repertory, but the "Missa Solemnis," rarely given anywhere, was in itself a colossal task, and at no time in its history has the organization more fully covered itself with glory than in this particular work. When it is understood that as a composer Beethoven was merciless toward the human voice and could not be brought to consider its characteristics and limitations as a musical instrument, it is but emphasizing the obvious to say that no more severe test could possibly be set for a singing organization.

Never I think has the Mendelssohn Choir given a more distinguished group of concerts than this year. Its balance and quality of tone in all sections was magnificent. The task of building up the tenor section to pre-war form has necessarily been a gradual one, but this year the power and lyric beauty of this section would alone stamp the Mendelssohn Choir as unique so far as this continent is concerned. The [illegible] resonance of the basses was also superb, and as usual the sopranos were notable for sweetness and lightness of tone and the altos were of a rich and satisfying quality. The greatness of the organization as a [illegible] instrument was manifest in [illegible] precision and expressive [illegible]. The [illegible] flexibility and [illegible] of the instrument was even more evident in certain [illegible] works of the Tudor period given on the opening night than in the Beethoven numbers. When one recalls that Dr. Fricker started the season's work suffering from ill-health, his superb achievement this year becomes the more notable. Fritz Reiner, conductor of the Cincinnati Orchestra, redoubled the splendid impression he made last year, and his orchestra is a finer one than it was a year ago. The wind sections are notably better and the strings of finer quality. As an instrument of precision on which its impassioned conductor plays at will it is at all times impressive.

WILLIAM HEUGHAN
The world famous Scotch basso, who sings two entirely different programmes at Massey Hall March 9th and 10th.

* * *

Beethoven As Choral Composer

In the interesting obituary note on Beethoven which was printed on the programmes, it was stated after an allusion to his supreme place as an instrumental composer: "In the realm of choral music Beethoven was equally great, although there are comparatively fewer works of this kind to his credit." It seems to me that this tribute was partially negatived by a later sentence in the same paragraph: "He treated the human voice at times as an orchestral instrument, as he did in the choral movement of the Ninth Symphony, and so created a work difficult of performance." Difficulty is no artistic demerit in any form of music; but the plain fact is, that the human voice is not an orchestral instrument that can be played on indefinitely so long as the strength of the executant holds out, and that was a fact Beethoven constantly ignored. In a quotation from Eugene D'Albert on the subject of the "Missa Solemnis" it was stated "It is always regarded as one of the most difficult subjects of the director's art. Beethoven himself considered this as his best and ripest work, and to all musicians it is the highest offering of mortal spirit in the world of music."

Certainly this work is imbued with a thrilling nobility and exaltation from the first moment to the last, but I think that if Beethoven had been as instinctively a choral composer as he was an orchestral composer, the "Missa Solemnis" would be even more beautiful, and would certainly exhibit a greater variety of treatment. The sameness of method by which Beethoven achieved his ecstatic climaxes in most of the score of episodes contained in the Mass cannot escape notice. Toronto music lovers are fortunately in a position to make exalted comparisons and few will agree that as a choral work the "Missa Solemnis" is greater than other works in which composers had given a more sympathetic attention of the problems of choral expression—works like Brahms' "German Requiem," Bach's "Matthew Passion" and B minor Mass. Even Verdi's "Manzoni Requiem," though not so austerely noble as the Beethoven work, stands up well in comparison because of the composer's range of resource. Nevertheless the note of spiritual elevation so amazingly sustained throughout produces enthralling emotional exaltation and in this work Beethoven is not merely a composer of vast, cosmic conceptions, but as usual an inspired melodist. In most of his works Beethoven is most familiar as a man of abstract revelation unconnected with any definite human utterance; but in this work we find his genius allied with prayers and devotional thoughts that have solaced the human soul for many centuries. To me his most glorious achievement is in the setting of the "Benedictus," but there is wonderful emotional appeal in the opening "Kyrie Eleison." The "Agnus Dei" is unique, for it is said that in composing this Beethoven had in mind the troubles and perils of the Europe of his time and meant it as an expression of the desire for universal peace, which followed the Napoleonic wars, in 1823, a recent memory. The "Sanctus" is ineffably ecstatic though frightfully exacting in a technical sense. Indeed every section is an expression of a great soul pondering on eternal things.

Everyone who heard the interpretation by the Mendelssohn Choir must doubt whether the "Missa Solemnis" has ever been better performed. Considering all the colossal difficulties, and the immense and at times unnecessary exactions that the choral score contains the Choir has never had reason in its history to be prouder of an achievement.

Much as I admire that grandiose beauty and joyous ecstasy of the Ninth Symphony taken as a whole, I cannot regard the final Choral movement as a perfect musical achievement. Beethoven felt when he reached this last movement that he needed something more than mere instrumental utterance to express his mood and incorporated a setting of Schiller's thrilling hymn to pagan joy in his score, but his indifference to the actual musical possibilities of the human voice is apparent. Literally he demanded that both soloists and choristers yell at the top of their voices, and left it to the participants to make the yells as agreeable as possible. On a first hearing of the Ninth Symphony the average listener is so startled and dazzled by the ecstatic character of the music that he takes everything for granted, but in subsequent hearings the indifferent character of the choral scoring in comparison with the instrumental passages becomes more and more apparent. The Symphony was conducted on the afternoon of Feb. 26th by Mr. Reiner and the Choir was already familiar with his methods because they sang it under him at Cincinnati last spring. He drove them up and onward with magnificent elan; and his handling of the orchestral movements, which abound in jocund and enthralling melodic and harmonic effects, was immensely vital and impressive. In the last movement there were one or two false entries by excited choristers, but the task set singers by the composer is so impossible in certain respects that everything should be forgiven any organization that gets through this "tour de force" even passably well.

In the "Missa Solemnis" and the Ninth Symphony a vocal quartet assisted, of which the more notable members were the men, Tudor Davies, a Welsh tenor with a beautiful voice and fine distinguished utterance, and Fraser Gange, a Scottish baritone with a noble declamatory style. The two ladies, who came from New York, were hardly of the calibre of some of our own local singers. In the Mass the soprano persistently sang sharp, and the mezzo was of little distinction.

The two minor works of Beethoven were excellently sung under Dr. Fricker. The rendering of "A Calm Sea and a Prosperous Voyage" was a great improvement in rhythmical on

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that of last year. The "Hallelujah" chorus was sung with fine declamatory vim, but I am afraid that in this work Beethoven did not very well bear comparison as a choral composer with Bach, Byrd, and others, whose music was also heard on the first night's programme.

* * *

Tudor Composers and Others The finer beauties of the Mendelssohn Choir were best revealed in the shorter works, especially those chosen for the very distinguished programme of the opening night (Feb. 24th). The tercentenary of the death of William Byrd, "the English Palestrina," which was celebrated two or three years ago, did great service in arousing interest of musicians generally in the work not only of this greatest of Tudor composers, but in that of his brilliant contemporaries. The world became awake to the fact that Shakespeare's time was not merely a period of great poets but of brilliant composers also; and the effect of this discovery has been noted on programmes since. To Elizabethan composers and their immediate successors the voice was the natural and foremost vehicle of musical expression, and the science they brought to choral composition has not been surpassed in exquisite poetic appeal and devotional beauty. Byrd (1543-1623) was represented by two of his loveliest works, both very intricate and full of glorious ornamental passages, which made great but not impossible demands of the singers. The flexibility of the choir's art in passages of sustained decorative beauty was as marked as the elegance of its diction and modulations. The Motet, "Ave Verum," with its lucid yet highly complex contrapuntal structure is a perfect thing of its kind, and the sopranos were especially thrilling in expression, as they were also in the same composer's Christmas Carol "From Virgin Pure" (1589). The latter is a particularly joyous work, full of the most delightful refinements of expression. Byrd's contemporary, Thomas Weelkes, who died in the same year (1623) but was more than thirty years his junior, was represented by two works, a Motet, "Gloria in Excelsis," and a Madrigal, "As Vesta Was from Latmos Hill Descending." Each had a remarkable charm combining naivete with the highest technical ingenuity and both were sung with loveliness of expression. The climax of the great period of early English composition was reached with Purcell (1658-95) and of his works Dr. Fricker gave two of the most enchanting, "Evening Hymn" and "Nymphs and Shepherds." It being a Beethoven year, Bach did not figure so extensively on the programme as usual, but the Chorus "Rejoice and Give Welcome" was sung with intimate and revealing skill.

In but one of the short numbers of the series did the Choir fail to do itself justice and this strangely enough is one of the most familiar works in its repertory, Elgar's "Oh, Song of Mine," when it flattened suddenly on the final phrase. Among its most moving interpretations was a Motet by the late Sir Hubert Parry, "There is an Old Belief," sung in memory of the late Dr. Vogt. It was a singularly happy selection under the circumstances and is a setting of lines by J. G. Lockhart from Parry's last opus "Songs of Farewell." In an intellectual sense Parry was one of the ablest of modern British musicians, and it was interesting to note how well this capella work compared with music in similar form by men of immortal fame. It was nobly rendered and left no doubt in one's mind of the permanent place that Parry will hold in British music as a part-song composer. Among the many fine capella offerings was also C. H. Lloyd's "Rosy Dawn."

Some of the shorter numbers appeared on the opening programme, and at the final concert Dr. Fricker gave several works in which the choir has never failed to arouse great enthusiasm including its exquisite interpretation of Stanford's "Blue Bird" and its splendidly declamatory rendering of "Scots Wha Hae." The women's voices were heard once more in Holst's three "Choral Hymns from the Rig Veda," in which the rare quality of their intonation and their perfect pianissimo singing were as usual apparent. They also distinguished themselves in an Irish melody "Silent O Moyle" arranged by J. G. West. The noble quality of the male forces was so marked in [illegible] "War Song of the Cavaliers" as to [illegible] imperative demands for [illegible]tion. The delicate softness of utterance of which the Choir is capable was once more revealed in Rimsky-Korsakoff's "Cradle Song" and in [illegible] "[illegible] of a Silence" and finally as a stirring wind-up, "Britons Alert" from Elgar's "Caractacus" was sung with declamatory enthusiasm.

* * *

Mr. Reiner's Orchestral Offerings Many [illegible] as were the choral offerings in this year's series, they were matched by the orchestral features. Mr. Reiner whose prestige is steadily growing in the United States, has emphatically established himself in the esteem of Torontonians. [illegible]

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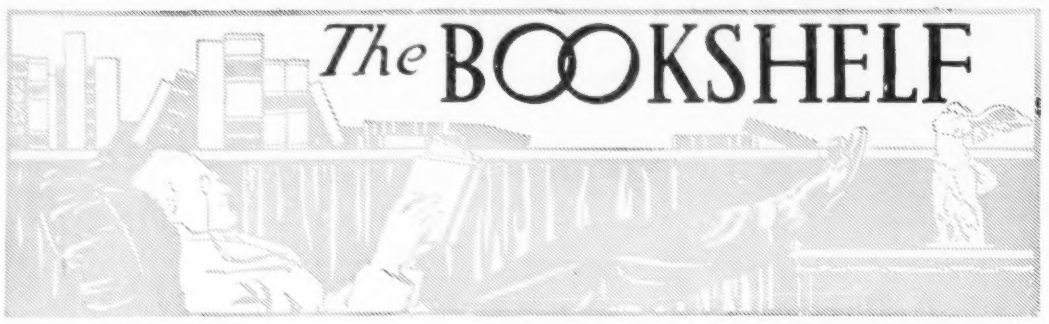

The BOOKSHELF

THE TRIBE OF ELIA

"Essay" by Orlo Williams; "The Art and Craft of Letters" series; Martin Secker, 5 John St., Adelphi Terrace, London; 63 pages; 45c.

FROM the book on "Criticism" in this series, I supposed that each volume was to be an analysis of the structure, color or temper, and mechanical development of some form of writing. The "Essay" pamphlet is something less and more: it has somewhat to say, of course, on the nature and distinguishing characteristics of the essay form, but it is rather more an historical sketch of the fate of the essay in English.

The shy, scattered interpolations that together form a definition of the essay, please me. The author rules out set studies in literary criticism, historical sketches and all other writing whose primary purpose is to convey information or to prove a thesis. In other words he holds, as I do, that the belle lettristic essay—though he does not use the term—is the only true essay, and many other kinds of writing have been dignified "essays" through lack of precise terminology to differentiate them. From phrases like "illustrative art" (p. 5) and "the true essayist handles his subject like an artist and not like a professor" (p. 18) we gather that Mr. Williams likes to see ideas [illegible] with originality of humor or [illegible] and all this is perfectly [illegible]. I regret, however, that he seemed to find the art of the essay too elusive a conception to segregate and analyze. I would have preferred to see him set down in one place, as compactly as might be, his ideas of what the essay is and what it is not, a close definition. There is a certain suggestiveness in his incidental metaphors. "Bacon strikes at his subject [illegible] Montaigne [illegible] (p. 20); but all such [illegible] to the conclusion that Mr. Williams has undertaken, at least semi-consciously, to compose a light essay on the essay instead of the closely reasoned critique which this treatise should have been. It is suggestive [illegible] point of view.

He finds the form singularly appropriate to English genius, mainly because of the peculiar subtlety of English humor compared with that of other European countries; and after hearing of Sir Edmund Gosse's dictum that the essay was born in March 1571, when Montaigne retired to his tower, and [illegible] somewhat less graciously [illegible] Francis Bacon, whose terse comments ring like a hammer on an anvil, are an unmatched admonishment to our lack of English prose" (p. 20), the genesis of the English essay is attributed (again on the authority of Gosse) to Abraham Cowley, whose writings were published in 1668.

It is apparent throughout that to Mr. Williams the essay and Elia are synonymous. Lamb is the ideal essayist; the qualities of other creators are measured throughout by his; truth, and so when it comes to appraising Lamb the judgment is of necessity [illegible]. The much that is said [illegible] Lamb [illegible] but of Lamb [illegible] the standard of excellence [illegible] value in these passages.

Very interesting is the comparison [illegible] Richard Steele and depreciation of Addison and Johnson, which [illegible] a whole morning with Montaigne or Lamb; but I defy [illegible] (p. 31).

[illegible] Lamb and de Quincey are [illegible] but it is [illegible] the moderns that [illegible] said. [illegible] A. C. Benson [illegible] could be found among the later Victorians.

The first essay on "Talk and Talkers" [illegible] "Travels with a Donkey," place Stevenson in the first rank of English essayists. Yet it cannot be said that he always attains [illegible]. There are many [illegible] that tickle the ear but do not [illegible] the memory. His gentle musings on love and death that [illegible] of "Virginibus Puerisque" [illegible] upon the surface, inwardly melancholy, pass out of the mind like a funeral song heard faintly upon the water. For all their attractiveness of form, they are a trifle sentimental, a trifle commonplace, a trifle wanting in a firm grasp of reality; they are the headwaters feeding that shallow pool wherein the Narcissus of today, Mr. A. C. Benson, yearns with half-ashamed admiration over his own image.

From that point on the comment is pithy and timely. Through Max Beerbohm and Mr. Street, who are given the highest places among our contemporaries, and Chesterton, Belloc, Lucas, Wilde and George Moore, who are noted with just appreciation, the author is engaged in pressing his charge against modern journalism of having ruined the essay, which is an echo of the late Richard Middleton's remark: "The fact is that essays are [illegible] journalism in the literal sense of that plastic word, because they take no account of time; while it is the function of journalism to tear the heart out of today" (p. 57). And the fact Mr. Williams clearly establishes. Many factors in the life of this era are specially conducive to the flowering of the essay. Aldous Huxley and fifty more are moved to attempt it, and all with some measure of success; but no sooner are the talents of any such person apparent than editors are avidly intimating that they can use quite a lot of that kind of thing at generous space rates; and the results we see in the falling off in quality of the work of Aldous Huxley since "Vanity Fair" furnished him with a sturdy market. Indeed, the contemporary essayist displays considerable moral courage whose pieces do not degenerate into Frank Crane banalities.

Almost every newspaper "column" today is evidence of an essayist frustrate, letting his material go out in its rawest state, and, consequently, even an indifferently conducted "column" is a newspaper feature now second in popularity only to the comic strip. With regard to the small army at present engaged more or less conscientiously upon the essay proper, I am more optimistic than Mr. Williams. It may be that journalistic obstacles will prevent [illegible] any one consistently great essayist; but I shall be surprised if from among the more genuinely inspired and more happily executed essays of a hundred 20th century writers a body of work cannot be collected that will out-rival the works of either Addison or Steele in the 18th century, or Lamb or Hazlitt in the 19th. The tender feeling for antiquity that is often associated with appreciation of the essay form has, I believe, inclined Mr. Williams to be a trifle sentimentally partial to dead essayists and disproportionately severe toward living ones.

* * *

The Reader's Guide

"When a new book comes out I read an old one."
—*Samuel Rogers.*

130. AUCASSIN AND NICOLETTE probably comes down to us from the 12th century; and is supposed to have been composed by an unknown minstrel on the borders of Picardy. Putting aside all its claims on the score of antiquity, it is well worth reading on its merits alone, the whimsical blending of prose and verse giving the tender, old-world love tale a charm all its own. In the same volume are to be found several stories of bygone days of Romance, bearing such seductive names as—The Lay of the Little Bird; Sir Hugh of Tabarie; King Florus and the Fair Jehane; The Jew who took as Surety the Image of Our Lady; The Lay of Graelent; The Three Thieves; The Friendship of Amis and Amile; The Priest and the Mulberries; The Story of Asenath and other quaint and alluring titles. These old classics are now within reach of all. Everyman's Library (Dent, Toronto) has this volume at three prices—cloth 55 cents, Bancroft binding 75 cents and Leather $1.00.

THE COAST OF BOHEMIA

"Midsummer Music" by Stephen Graham; Dutton, Toronto; 288 pages; $2.50.

SO SHAKESPEARE was right, and Ben Jonson wrong; for Bohemia has a sea-coast after all; Stephen Graham has discovered it. It is now known as that part of Jugo-Slovakia called Dalmatia, bordering the Adriatic just south of Crotia. And on this enchanted strip of land, very far out of the world in every sense, Mr. Graham has staged a fantastic holiday well worthy of this semi-fabulous coast, for assuredly there was never before a house-party like it.

The tale runs that Spadin, a Parisian artist, brags to his English acquaintances—particularly a writer named Morrison—of the beauties of his native Dalmatia, and how one may find there plenty of delightful, abandoned villas, all ready for occupation; and, unknown to each other, a dozen or more English people agree to summer with Spadin. The first third of the book is taken up with the gentle comedy of getting them all there. Arrived, they are disappointed with the accommodation, but make the best of it for a month.

And here they meet Spadin's Crotian friends—also artists, or people on the fringes of the art world. The two sets mingle, but do not meet. Each party in this social duel thinks the other a little vulgar, and calls it "bohemian"; and neither party likes the appellation. They swim together, and lie on the beach in pairs—adamically innocent—sing, and go on picnics. The Crotians did a great deal of singing, and both sides indulged riotously in picnics—a picnic meaning an excursion and sandwiches and just what a picnic is the world over, except that in the swimming part of it each side thinks the women of the other race bathe immodestly. There is a little discreet and indecisive love making. A very proper book, full of beautiful descriptions, and containing a great deal of valuable information about Dalmatia, Crotia, their peoples and history and present problems. A vein of subtle and dry humor runs through the book.

We have here one of these plotless

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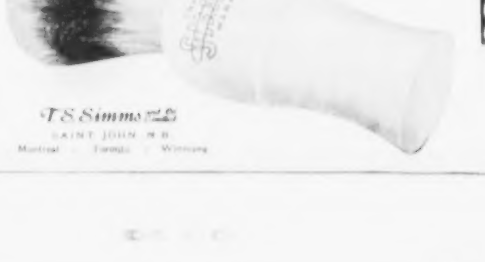

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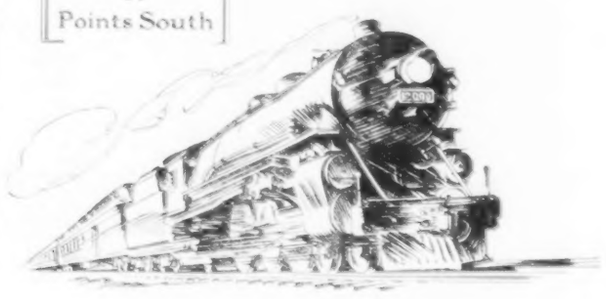

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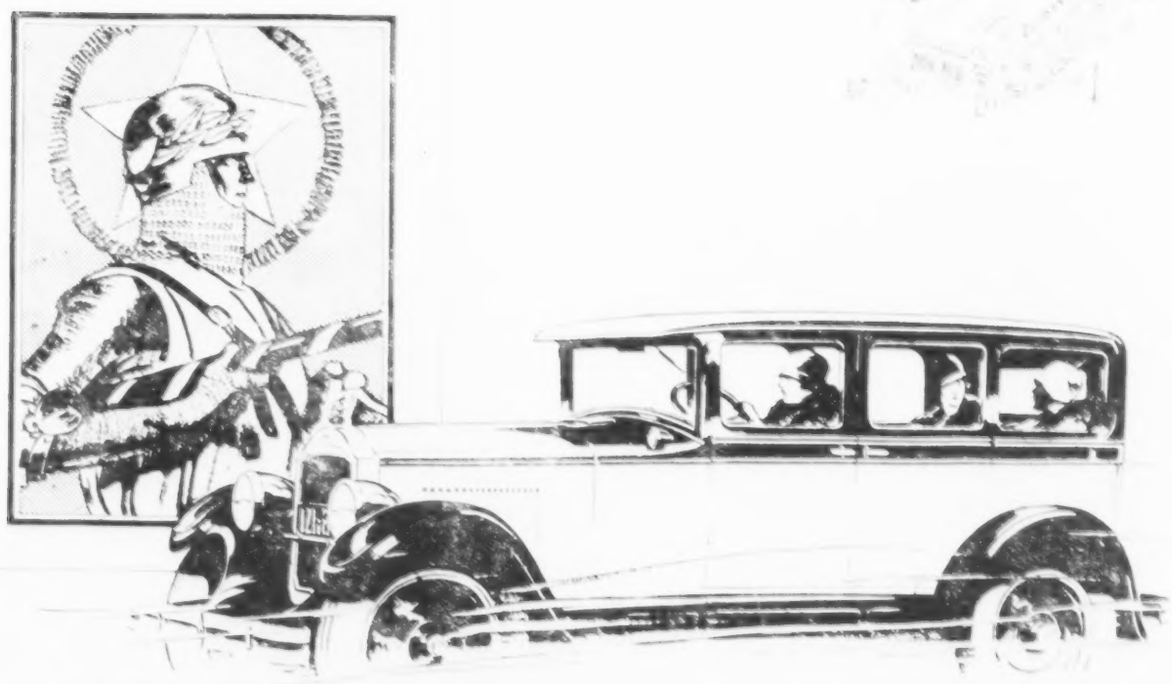

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St. John Ervine's "John Ferguson" at Hart House

One does not need to go to the Russians for sombre tragedy. In "John Ferguson," the greatest theatrical achievement of the celebrated London dramatist and critic, St. John Ervine, is presented an Irish peasant family caught in an increasing tide of tragic events whose implacable progression is strongly suggestive of a Fate careless of human happiness and intent only upon its own mysterious ends. John Ferguson, head of the family, is a man of a tranquility of mind seemingly impregnable in the belief that the will of God, however strangely disclosed, works with benefit to all, but like Job, his endurance is sorely tried. The non-arrival of a cheque from his brother in America which was to release the mortgage held on his home by the brutal Henry Witherow, begins a sequence of calamities that involves the ravishing of his daughter, Hannah, by Witherow and culminates in the arrest of his son for the murder of the ravisher. The rock of Ferguson's faith sustains its greatest blow when in the midst of their despair the cheque whose earlier appearance would have prevented the entire tragedy, finally arrives; and the distraught Hannah epitomizes the irony of the situation with the brief comment, "God is late."

The last act is a marvellous piece of dramatic writing. It opens with John Ferguson seeking solace in his Bible. He begins reading aloud of Solomon about to hear of the disaster that has befallen Absolom, his son. He is interrupted by the entry of others and learns that it was not James Caesar, affianced of Hannah, who murdered Witherow, but his own son Andrew.

Bewildered to despair the old man's faith shatters as he sees the police lead the boy away. After he has gone, however, so strong has been John Ferguson's belief in the benign will of the Deity that it begins to restore itself and he turns again to the Bible for solace. It is still open where he had been reading, and as he takes up the verse where he had left off, he comes upon Solomon hearing of Absalom's death and on the despairing cry of Solomon's "Oh, Absolom, my son, my son, Absalom!" his own voice breaks and the curtain falls.

Gloomy a revelation of life as it is, it is a play that grips the attention as [illegible] has it been done. It moves at a slow tempo, but this befitting the slow process of thought in the peasant mind adds immeasurably to the effect of realism. Most of the tragic events take place off stage and in the continual scene of the living-room of the Fergusons we learn of them largely through conversation. Thus will be seen the difficulties that lie in the way of presenting the play so that it will not drag. It is gratifying to record therefore that Walter Sinclair's production of "John Ferguson" at Hart House theatre last week has not only surmounted these difficulties in every degree but has done complete justice to St. John Ervine. The grouping of the players was splendidly developed and the ease of movement that resulted made for a natural effect that was highly commendable.

The characters that St. John Ervine has fashioned in the course of the drama are decidedly arresting. John Ferguson, at peace with God and [illegible] is that which is the embodiment of Christian fortitude, and A. J. Rostance in the part could not have been bettered. His deliberateness of utterance, the artistry of his economy of gesture, and the patriarchal aspect of his entire demeanour stamped his performance as an unforgettable one.

The remainder of the cast were [illegible] of Mr. Rostance's fine [illegible] and one to have wished more from them. W. S. Milne had a difficult role in James Caesar, the self-[illegible] weakling who was always talking of doing great things and then [illegible] himself because he hadn't the [illegible] to go through with them. It is a role that would demand everything from a highly experienced actor and [illegible] that Mr. Milne's performance was a creditable one. Even more difficult was the role of Andrew, John Ferguson's [illegible] son, in that he is on the stage a great deal of the time [illegible] although acting little has a [illegible] mental condition that must be [illegible]. J. P. Manors did this [illegible] with his hands. Janet [illegible] was excellent as Hannah, the [illegible] to a great degree a certain spirituality that was [illegible] performance. The character of Sarah Ferguson, the [illegible] ready to sacrifice her daughter's happiness for [illegible] with difficulty, and with this [illegible] did very well. "Clutie," a half-witted beggar who [illegible] a good deal in the [illegible] of the Ferguson tragedy, was admirably played by Donald Blackwell.

Hal Frank

Lois Preston's Recent Recital

Lois Preston gave her second recital of the season in the Conservatory Music Hall last week before a very [illegible] and enthusiastic audience. Opening with the beautiful Sonata in E flat from Op. 31 by Beethoven, the highly accomplished and gifted young artist played the work with affectionate appreciation of its noble qualities. Beautifully [illegible] each mood standing out in its proper setting, but connected in a manner at once brilliant and convincingly appealing. The last movement was given a startling rendition of almost incredible swiftness, clean and clear as are the Northern Lights. The second group was all Chopin, with the exception of the splendidly vivid Brahms' Rhapsodie which closed it. They further disclosed Miss Preston's gifts as a pianiste of high attainments, and exquisite feeling for refinement and atmospheric charm. The last and closing group contained still more modern pieces of exhilarating character, Sternberg's brilliant Etude Op. 103, Richard Strauss' exquisite "Reverie," one of his earlier pieces, and a mood picture of most sensitive appeal, Hendrik's admirable "Caravan," Forsyth's brilliant "On the Highway," Cyril Scott's exotic "Danse Langurous," Goossens' "March of the Wooden Soldiers," and the superbly effective "Marche Militaire" as arranged by Tausig. These pieces still further showed Miss Preston's almost perfect mastery of the keyboard, her remarkable poise and flexibility of rhythm, and her power to create illusions, serenity, and the enchantment which comes from the blending of beautifully wrought tone.

"PARLANDO."

GRACE VALENTINE
Who plays in "The Night Hawk," at the Princess Theatre next week.

* * *

THE Robert Simpson Co., Limited, and The Vaughan Glaser Players have combined forces to present next week at the Victoria Theatre a Spring Fashion Revue, which has never before been equalled in Toronto. With buyers in all parts of the world the very newest and best in feminine fashions have been secured. This has not been the work of a few weeks — many months have been spent in planning this one week of display, months of research, organization and careful construction. The most marvellous creations from Paris are to be shown in settings that will astound. The scenic effects are beyond description and the remarkable lighting, synchronized with the symphony music, will be spoken of for a long time as instances of artistic triumphs. Every need demanded in the final construction of next week's production is outstanding in its gorgeous and elaborate design and yet the whole is tempered with a classic simplicity.

Coupled with the revue will be the name of "Molly McIntyre," who will be remembered as "Bunty" in "Bunty Pulls the Strings," and who has been specially engaged by the Vaughan Glaser Players to present a special performance which will fit in with the Fashion Revue and make entertainment without one dull moment.

The special feature of all will be the Marmein Sisters, who have been specially engaged by the Robert Simpson Co. to present their Original Drama Dances. To those of you who have been in New York lately, they need no introduction, and to those who haven't may it be said that they have been playing at Carnegie Hall for the past four weeks and are breaking an engagement for one week in order to come to Toronto for this Fashion Revue. These dancers alone are a feature and when one remembers that it is necessary to secure seats two or three weeks in advance to see them in New York it is to be hoped that Torontonians will not miss this opportunity of seeing them in a Toronto production staged by two of Toronto's own organizations.

* * *

A BRILLIANT musical debut was made in Toronto Tuesday of last week by Margaret Brown, when she gave a recital in the Toronto Conservatory of Music Hall. In an exacting and highly difficult program embracing as it did Beethoven's Thirty-two Variations in C Minor, Mendelssohn's Prelude and Fugue in E Minor, MacDowell's Second Concerto for pianoforte and orchestra, as well as several Chopin numbers and a Bach chorale, this young pianiste acquitted herself in splendid fashion and revealed an excellent technical equipment and a fine tone.

* * *

THE "Night Hawk," in which Grace Valentine is playing the leading role, is another one of those cases where the theatrical producer does not know just what the theatrical public wants. The "Night Hawk," opened originally at the Bijou Theatre, New York, two seasons ago and closed after four weeks, either from the lack of publicity or it was ahead of its time. Last year the management of the Frolic Theatre was looking around for a Musical Comedy to take the place of one moving out of the theatre in two weeks. Being unable to find one, they bought the "Night Hawk" and decided to revive it for an engagement of four weeks, till they could secure another musical show. What happened? To their surprise it was at once a phenomenal success, now current at the Frolic Theatre, atop of the New Amsterdam Theatre, New York, and has now passed its 275th performance. Owing to the wonderful success, another company comprised of a notable cast, headed by the well-known star, Grace Valentine, was organized, which will present this great problem-play in Toronto next week at the Princess Theatre. In all the agitation concerning stage censorship, now raging in New York, no move was made against this play. It is so unusual in theme and so serious in intent, that it has been proclaimed a masterpiece of drama.

* * *

THE visit to Canada of the Gentlemen of His Majesty's Free Chapel of St. George in Windsor Castle and the Choristers of Westminster Abbey, accompanied by Dr. Baillie, the Dean of Windsor; Dr. Fellowes, Director of the Choir of St. George's Chapel, and Mr. Sidney H. Nicholson, Organist of Westminster Abbey, at the invitation of the National Council of Education, will enable many yet unacquainted with England to attain to a more personal realisation of their share in a great heritage, and contribute to a fuller appreciation of those things spiritual to which the British peoples are heir.

The choir will arrive in Toronto Saturday, March 5th, and will engage in various functions. The Rev. Dean Baillie will lecture on "Windsor Castle" at the University School Auditorium on Saturday night, and will be heard on Sunday at St. Andrew's Church in the morning, and at Eaton Memorial in the evening. The Choir will sing at St. James Cathedral Sunday morning and at St. Paul's in the evening. Monday night they give their concert in Massey Hall.

The Choir, comprising as it will the Gentlemen of His Majesty's Free Chapel of St. George and the Choristers of Westminster Abbey, will provide an opportunity for Canadians to hear what with good reason may be regarded as the best in English Church Music, setting a standard of Choir singing probably unexcelled in any part of the world. In the bringing together of these two historic names Windsor and Westminster, history in some small measure, repeats itself, since it is recorded that Edward the Confessor made a gift of Windsor to the Abbey; a gift later rescinded by William the Conqueror.

* * *

EN ROUTE for New York and London, William Heughan, the famous dramatic song interpreter, will appear and give recitals in Massey Hall on Wednesday and Thursday, March 9th and 10th.

Since last visiting us he has been adding to his successes in the cities on the Pacific Coast and has met with enthusiastic receptions wherever he has appeared. Vancouver filled his house for four nights, while his reception in the Metropolitan Theatre, Seattle, in a series of three recitals again established a record for the recital artist.

The critics one and all acclaim his art as something more than mere song, while the public, judging from the way they flock to hear him night after night, apparently find in him an artist after their own hearts. This is well-illustrated by the following extract from the Vancouver Sun:

What sincerity, what magnetism, what a consummate artistry, got to make up this Scottish basso's platform equipment. Wearing his national dress with authentic dignity and wedding the sympathetic charm and great ringing volume of his voice with an unerring histrionic genius, he stands with an interpretative force that never once relaxes its grip on his hearers.

* * *

GET ready for laughter. Harold Lloyd in "The Kid Brother" has started a continuous laughing spree at the famous Regent Theatre.

Harold Lloyd is an international favorite—not only Canada but England, France, Japan, Italy, Africa and the United States all share this famous comedy star alike—and all kids love the young man with the sad expression and the spectacles.

Harold Hickory's father is the sheriff and one of the leading men of the mountain town of Hickoryville—there are two elder brothers, Olin and Leo, who are the strong men of the community—Harold is the younger brother who has to do the household work while the father and others are doing what advertisers often refer to as "he man work"—Harold because he is not husky is a sore spot with the rest of the family. He seems to them far from real Hickory stock.

A girl comes into Harold's life. She is Mary Powers of a Medicine wagon show. When they arrive in Hickoryville Harold is first on the spot—made up with big gun, the sheriff's badge and a swagger air. "Flash" Farrell of the show gets permission for showing in the town. Now old man Hickory has no love for these Medicine shows, so when it is found out that Harold has signed to let them show, fireworks start, first with Harold and then with the show. There is much more to the story than we either can or want to tell you—an exceptional plot with a love story you can't help but enjoy. And of course all the laughs and thrills that have made Harold Lloyd's name a household word throughout the world.

Fred Emney, that immensely funny Englishman, is on the stage for this run, and of course wonderful music by the Famous Regent orchestra, with Nicolai conducting. Real fun—ask anybody!

* * *

W. O. Forsyth's talented pupil, Elsie Bennett, assisted by Helen Margaret Smith, soprano, of Mitchell, Ontario, pupil of Dr. Albert Ham, gave a piano recital for the Women's Musical Club of Owen Sound recently, both artists meeting with great success. Miss Bennett was acclaimed by the press as one of the finest pianists who has appeared at these concerts. Encores and recalls were numerous and much enthusiasm prevailed.

* * *

AT THE head of his own "Big Fun Show," "Sliding Billy" Watson arrives at the Gayety next week. Watson is too well known to Gayety patrons to need any introduction. It is enough to know that in his familiar and ever funny Dutch characterization he cavorts through "Windblew Inn" in the first act, while in Dr. Skin's Sanitarium he continues to conduct that screamingly funny examination with Peggy Mayo as the patient.

Benny Platt will be Watson's chief aide in the fun-making, with Oliver De Grant acting as foil. Senorita Carlita, Spanish prima donna, and Dick Lewis, in vocal interludes; Peggy Mayo, "blues" singer; Frank Mallahan, portrayer of Western types; [illegible] Troupe, singer and yodeler, and Ella Johnston, soubrette, are the principals. An added attraction will be "The Whirlwinds," colored speed demons.

* * *

A MYSTERY play that you will thoroughly enjoy is "In the Next Room," which the English Repertory Company will present at the Empire Monday night and all next week.

"In the Next Room" was written by Eleanor Robson (Mrs. August Belmont) and Harriet Ford. It is a play that ought to give all the suspense, laughter and thrills that are demanded by the army of playgoers who have come to revel in this type of entertainment.

In the story we have the situation of two noiseless murders committed without any clues. The noisy detective, the newspaper reporter who is in love with the charming and harassed heroine will engage your attention and sympathies. The plot is anything but familiar and hackneyed and you will inevitably get a lot of chills and laughs out of the proceedings.

The inspiration for this smashing success is from a novel by Burton E. Stevenson. A boule cabinet, which contains priceless gems stolen from the Louvre, is in the possession of an art dealer, and the story concerns the efforts of a noted crook to secure possession of the cabinet, during the course of which the two silent murders occur.

George Le Guere, Blyth Daly, Anne Carew, Audrey Ridgwell, Betty Brough, Eugene Wellesley, Rickard Rauber, H. Duval-Symington and Herbert Tyler will appear in the principal roles.

* * *

REGINALD STEWART'S recital of modern music takes place on Wednesday evening, March the 9th, at Margaret Eaton Hall. Mr. Stewart was born at Edinburgh, started the study of music at the age of five with his father and the noted Dr. T. H. Collinson, organist of St. Mary's Cathedral, where he was boy soloist and assistant organist at the age of twelve. He made his first public appearance when he was seven years old, and retired at once for a long period of intensive study with famous teachers, both abroad and on this continent. Since then he has toured Canada, the United States and England with great success, winning praise from public and critic alike. Mr. Watson Lyle, the well-known critic of "Musical Standard," London, England, said: "I shall always go to hear Mr. Stewart because he is above all, an artist." Reginald Stewart will be assisted on Wednesday evening by The Hambourg Trio.

* * *

THE many friends of Mr. Leslie Holmes will be interested to know that he has recently been singing with great success in London, Glasgow and Edinburgh. He appeared with Madame Melba in her farewell concert in London. Mr. Plunket Greene, in writing to Dr. Albert Ham, of Toronto, with whom Mr. Leslie Holmes studied, says: "You were quite right in all you said about Leslie Holmes. He has made good in a very remarkable way."

* * *

FOR the Annual Meeting of the Women's Musical Club at the Toronto Conservatory of Music on Thursday, March 10th, at 3 p.m., an interesting program has been prepared. Mr. Reginald Stewart, the noted Toronto pianist, and Mr. Alfred Heather, the well-known Toronto singer, will be heard in recital. In addition, there will be an exhibition of the Heintzman reproducing piano, the "Welte-Mignon."

* * *

A Roundabout Journey

A FRENCH business man was the principal actor of an amusing "Tale of Two Cities" one day this week. The Frenchman alighted at Croydon from a Handley-Page-Napier air express, which had arrived from Brussels, looked blankly round the aerodrome—then asked, "Where is this?" "It is the London air station," answered an official of Imperial Airways. "Mon Dieu! It was Paris I wanted to go to," said the traveller, producing a ticket for one of the French air-liners plying between Brussels and Paris. What had happened was explained by an air-station official. "It appears," he said, "that this passenger, after obtaining his ticket in the aerodrome office at Brussels, walked on to the flying ground and seeing several big passenger planes making ready for journeys to Paris, Amsterdam, Cologne and London, unwittingly entered the wrong machine. The plane in which he took his seat flew non-stop from Brussels to London, and he doubtless had no misgivings until he saw that he was rushing at 100 miles an hour above the Channel. Luckily for him, the stranded air passenger was able to catch an air-express outward bound from London to Paris.

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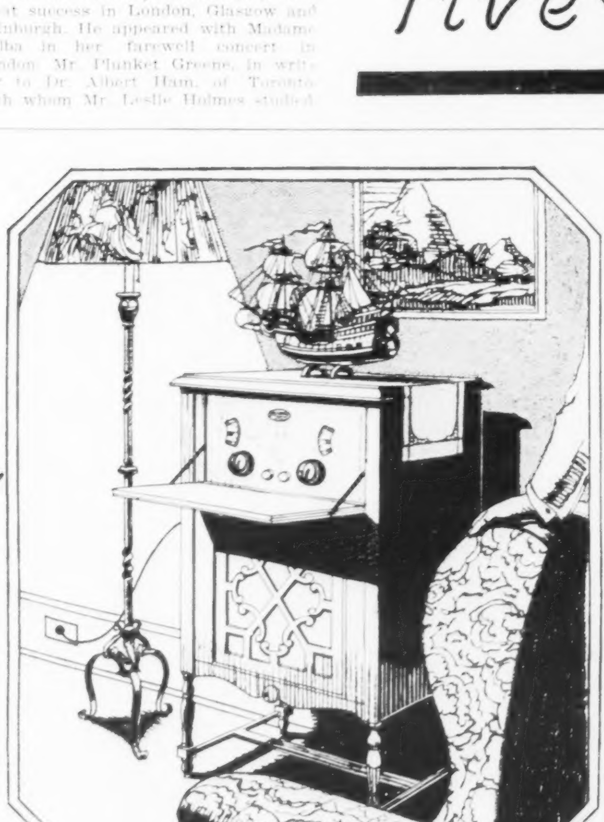

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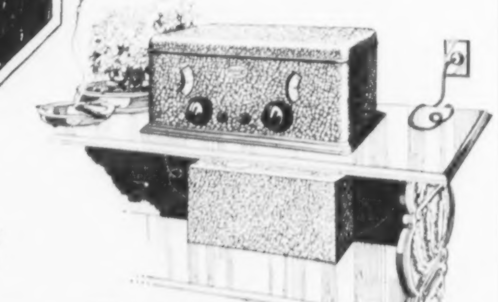

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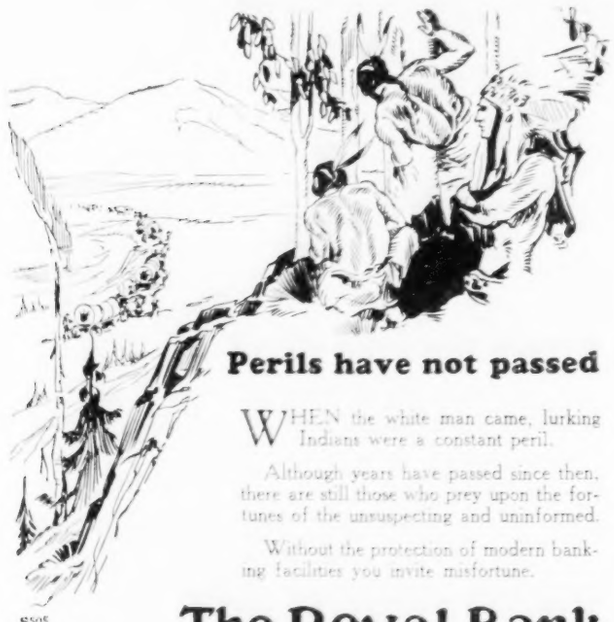

Perils have not passed

WHEN the white man came, lurking Indians were a constant peril.

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What Brain Fibres Tell

"ONLY as old as one's brain fibres," may take the place of "a woman's as old as she looks," and "a man's as old as he feels," according to new laboratory evidence found by Dr. Louis Casamajor, professor of Neurology at the New York College of Physicians and Surgeons. He is seeking and finding "the anatomical basis for human behaviour" in changes that take place in the developing brain. Using kittens, rats and guinea pigs at first, his experiments have now reached the point where he is studying the behaviour of babies in relation to the development of the myelin, or tissue surrounding the nerve fibres of their brains. Among other things he said his experiments have shown are: "All animals are not the same age when they are born. Birth is merely an incident in life. Rats are young embryos when they are born, and are quite helpless for several weeks. The kitten remains helpless for a little over a week. A colt will walk round and follow its mother after twenty minutes. The guinea pig is the oldest thing in the world when it is born. It runs rapidly, sees perfectly, and will start eating cabbage after five minutes and will fight with interference. The guinea pig is so old when it is born that it has already shed its milk teeth before birth, and at birth is beginning to show senile changes."

The brains of the animals studied showed development of the myelin in proportion to the development of their behaviour. Moving pictures, with normal and slow motion flashes, were made under Dr. Casamajor's direction, and when run off before the psychiatrists, showed these differences. Photographs of brain sections showed the corresponding development of the myelin. The kitten, blind at birth, has no myelin about its optic nerve centres, little development about the nerve of locomotion, and depends almost solely upon the development of its hearing and feeling nerves. The rat, which is utterly helpless at birth, has no myelin in its system at first. The guinea pig is completely myelinated at birth. "The human infant comes somewhere between the rat and the kitten in its age at birth," said Dr. Casamajor. "We are now studying the behaviour of children, noticing exactly the exact ages at which a fresh behaviour characteristic appears, and then when we get a chance, seeing the change in the brain that accompanies this age's new powers. The future will have to tell what may be the applications of this new knowledge of the march of behaviour linked to the brain fibre growth, according to the investigator."

Oil Supersedes Steam

A DIRECTOR of the Cunard line recently expressed the conviction that the oil driven engine would in ten years to come be adopted universally for the great passenger liners, on account of the time saved in coaling which enables more voyages to be completed during the year. A few months ago, attention was drawn to the *Asturias*, a new R. M. S. P. 20,000 ton motor driven liner whose maiden voyage was regarded as a notable event, and recently a new motorship, *Pieter Cornelissen Hooft*, was to be seen at Southampton. Hooft was a celebrated Dutch poet of the sixteenth century—the golden age of the arts in Holland. The Nederland Mail Line boats, which sail from Amsterdam to the Dutch East Indies, have been coming into Southampton for half-a-century. This, the first motor passenger ship in the fleet, has nothing very novel in her appearance as seen from the quay, with her great funnels that really do not function as funnels, but as ventilators. The revolutionary part of the ship is the engine room, which even to a novice in these things is strikingly unlike the normal engine-room. There is remarkably little of it, for a great point about the motor ship is the compactness of the machinery. One of the chief arguments in favor of the motor ship is this saving of space, which is turned to profitable use for cargo and passenger carrying. The P. C. *Hooft* has two eight-cylinder two-cycle Sulzer-Diesel motors, each driving a screw and developing together 8,000 h.p. The fuel is carried in sixteen oil tanks to the extent of 2,000 tons, which renders it unnecessary to supply en route. Anyone who has travelled on a coal burning ship will appreciate what is gained in avoidance of discomfort by not having to coal. Economically, too, the case for motor driven ships seems to be very strong.

Grace Darling up to Date

FEW charities are so kindly regarded by the public as the Royal National Lifeboat Institution, not only on account of its deserving object, but by reason of the fact that such a small percentage of its income goes in administrative expenses. It is now endeavoring to replace the old-fashioned type of life-boat in which Grace Darling and her father earned immortal fame, by speedy motor boats, and by the end of this month sixty, or over one quarter, of the whole fleet stationed round the coasts of Great Britain and Ireland will be motor driven. Twenty years ago, except for three pulling and sailing lifeboats in which motors had been installed as experiments, the whole fleet depended on sails and oars. When the first of these experimental boats was sent to Tynemouth the lifeboat crew, brought up in the tradition of Grace Darling, were so suspicious of her that she had at first to be manned by volunteers from the Royal Engineers! The first motor lifeboat had an engine of 10 h.p.; the modern motor lifeboats have engines of 76 h.p. and they can travel great distances, the latest type having a radius of 250 miles. Twenty years ago, all the lifeboats were open boats, whereas all the motor lifeboats now being built have cabins where the rescued can be given immediate warmth and shelter. The wreck this week of the Whitehaven fishing smack, *Maria*, and the drowning of two of her crew has emphasized the absence from the English shore of the Solway of a motor lifeboat. Hundreds of people witnessed the tragedy from the shore. Wind and high seas carried the smack towards the rocks some miles north of Whitehaven, and the crew then took to a small boat which was tossed about like a cork and finally capsized. The skipper and mate were swept to their death, but the other members of the crew were rescued by a score of men forming a human chain through the surf.

Lord Long's Orderly

GENERAL BADEN - POWELL plans shortly to pay a visit to South Africa. That will mean a revival of memories. A young city man has one very particular memory of "B.P." It was not long before the Great War when this city man belonged to the Wiltshire Yeomanry. The late Lord Long was his commanding officer, and because Lord Long—then Mr. Walter Long—knew him and said he could rely upon him he made him his mounted orderly. "He felt, too," explained the young city man, "that he knew me well enough to loose off at me. There were times when he was 'full of heart' when he described me to myself as 'You broken-down jockey.' "One evening in camp he told me that General Baden-Powell was going to visit us. I was to ride to the railway station to meet him, and to take a lead horse for the General to ride to the camp.

"I was at the station in good time. A large number of passengers disembarked from the train. I looked for a general in uniform. I did not see one. Nearly everyone had left the station yard, all except a middle-sized man in mufti. He spoke to me. He asked me how he could get to the Yeomanry camp. 'I was to have been met; but they seem to have forgotten me,' he said. It was the B. P. himself. I apologized for not having recognized him. 'All right,' he said, 'you give me the other horse and ride on in front and show me the way.' I rode off, already feeling that I had made a fool of myself. We struck open country. We came to a road where we had to turn off into a by-road. All of a sudden I knew that somehow I had missed the proper turning. 'I'm in for it now,' I thought, 'when Colonel Long knows.' What was I to do? I daren't tell B.P. The solution came to me. I had a spirited horse. I let him bolt with me. That would be my explanation when I got back without the General. 'B.P.' found his way to the camp alone. I confessed to Walter Long later that night. He went to the General's tent, and I heard roars of laughter coming from both of them."

A Kipling Story

HERE is a little story now being told about Mr. Rudyard Kipling. At Rottingdean some years ago, while Kipling and some friends were sitting on the lawn under a tree watching some juniors playing croquet, a young girl, anxious to impress, came up and asked: "Do you know what tree this is?" No one answered. "It is the sumach," she said, "the only word in the English language where 'su' is pronounced as if it were spelt 'shu'."

"Are you *sure*, Miss Jones?" murmured Kipling, blinking lazily at her.

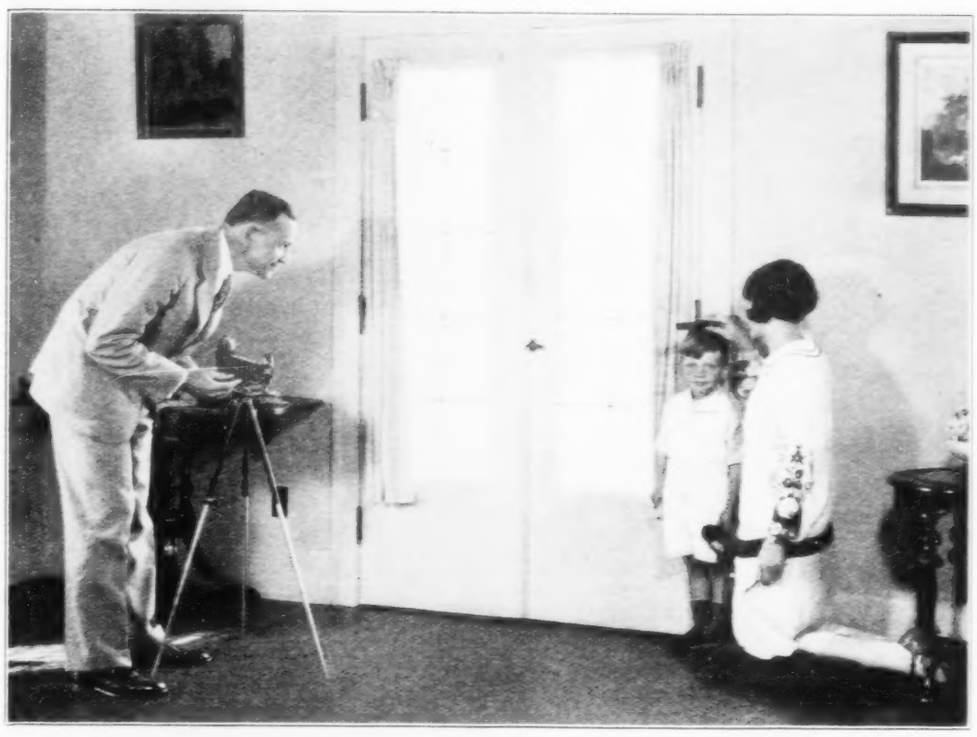
JAPAN'S NEW EMPEROR AND THE EMPRESS

THREE WEEKS OF CELEBRATION PLANNED

While the official date for the celebration of the Jubilee of Confederation is set for July 1st, one party of 175, representing every province in the Dominion, will commence its celebrations on June 25 and extend them over twenty-one days. This is the party which Dr. S. W. Fallis is organizing for a joyride across Canada and back under the all-expense plan. In every city and resort of the West, this party will be entertained royally, one city in particular, Calgary, promising an open day for its guests.

In a million dollar train, which will be known as the New Outlook Confederation Special, the party will leave Toronto in the afternoon of June 25. They will cover before they return July 15, 5,725 miles by rail, 834 miles by steamer and 156 miles by automobile through the Rocky Mountains. There will be hundreds of miles of sightseeing besides.

Organization has enabled Dr. Fallis to reduce his charges to the minimum, and to secure the best accommodation and service all along the line. The one charge covers everything, transportation, hotels, meals, berths—everything, and the Canadian Pacific standard of excellence is maintained throughout. Write to T. C. Harrison, New Outlook, 299 Queen Street West, for descriptive booklet. There still remain a few lower berths.



Indoors or out—Kodak

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And indoors or out, Kodak pictures are easy to make from the first.

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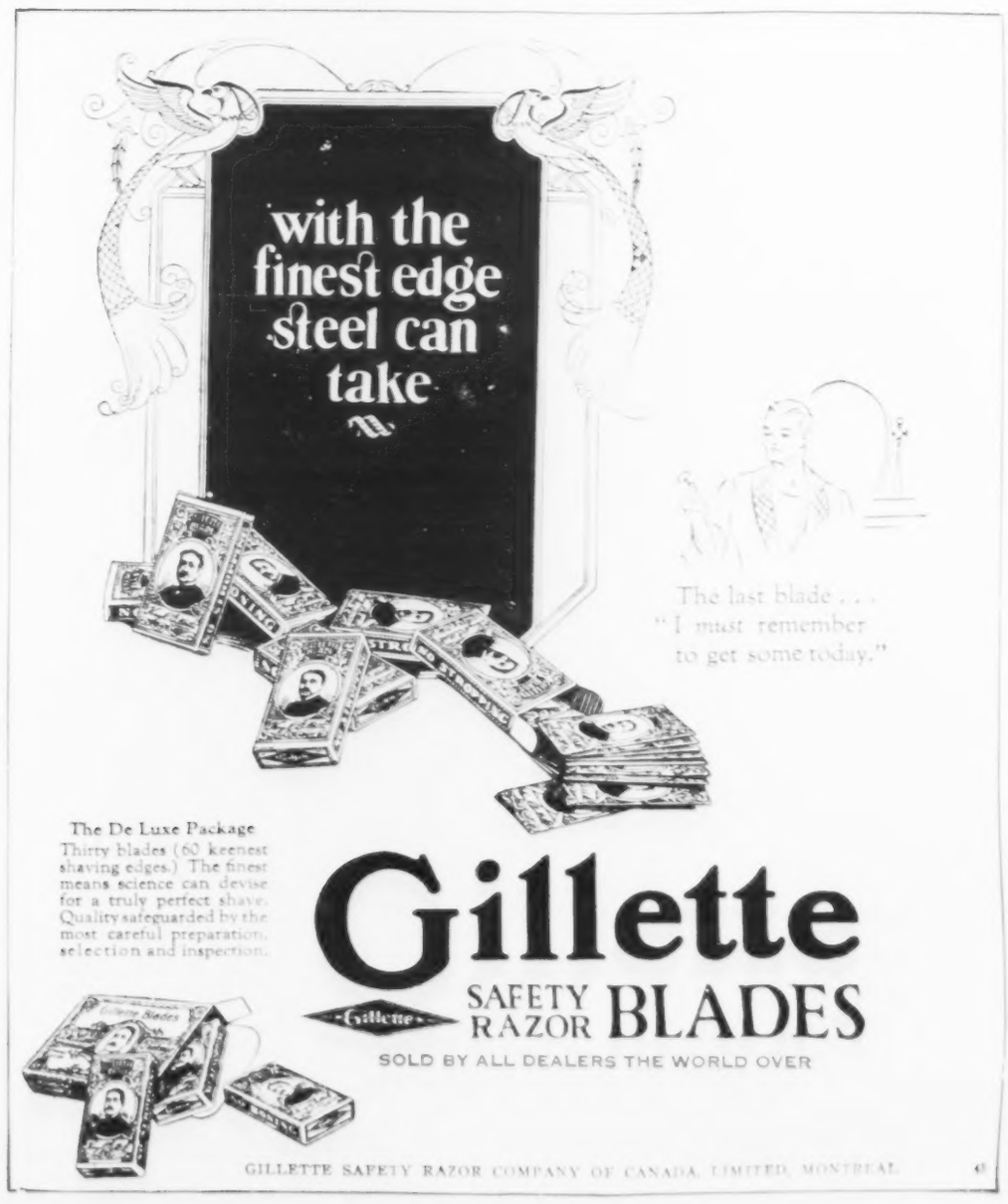

THE BOOKSHELF

(*Continued from Page 9*)

is going to be an economic crash. He also points out that the foreign countries who can lend will not do so unless Russia undertakes to be responsible for her war debts, and the assumption of these will so raise the cost of living in Russia that the peasants might revolt, and turn the government out. Mr. McWilliams is emphatic that there can be no return to a monarchical or aristocratic system, because the peasants, who make up 90% of the population, have been free for ten years, and are better off now in every way than before the Revolution of 1917.

Canada: The Great River, the Lands and the Men by Marion I. Newbegin (Christophers, 22 Berners St., London, W.1, London, England, illustrated with photographs and maps, $4). This is a particularly clear, comprehensive and intelligent narrative of the history of the French Regime in Canada from 1534 to 1763, in one medium-sized volume. It focuses attention on the peculiar problems that confronted the leaders of the French Colony arising out of the topography of this country; shows how this governed the relations with the Indians, and how differently situated the French were in all vital respects from the Dutch and English settlers along the more southerly Atlantic coast of this continent. Dr. Newbegin has profited by the writings of all the Canadian historians from Parkman down, and has done a condensed, readable survey of undoubted value. A review will follow.

Clad in Purple Mist by Catherine Dodd (Doran, Toronto, $2.50). The author of "The Farthing Spinster" supplies now a tender and simple love-story of the Isle of Man. It is written with unobtrusive literary skill; it will not be sensationally popular, but it will be liked quietly and sincerely wherever it goes.

The Isle of Mistrah by A. W. S. (George Allen & Unwin, Ltd., London, England, $1.75). Small volume of very pleasing and well-turned poetry by an English writer.

[illegible]

The Canadian Journal of Religious Thought (73 Queen's Park, Toronto, $2.50 a year). Well edited and well printed Canadian bi-monthly periodical dealing with all phases of religious thought, and having a distinctly literary air.

* * *

LITERARY NEWS NOTES

Cyril Hume, in his recent novel, "The Golden Dancer," writes enthusiastically from Italy, where he and his bride have settled since their spectacular elopement this spring. Mr. Hume was best man at the wedding of his friend, F. W. Bronson, author of "Spring Running"; the wedding party went to the boat to see the bride and bridegroom sail and Cyril Hume announced to the astounded group that he and the maid-of-honor had just been married and were to sail on the same boat, minus clean collars, wedding presents and other impedimenta.

Saved from the Waste-Basket

Jonathan Cape, the English publisher of many beautifully printed and interesting books, is a prince of good fellows and a type who finds his way to Canadian hearts in the shortest possible time. He is a big man physically, clean shaven, and seems to be in his early forties. For an Englishman he is unusually outspoken, and perhaps abrupt; but his very candor and nervous force help to make him popular here. He loves to publish books that are worth printing, and will take on nothing that he thinks is trash simply for the sake of profit; he is thus an idealist; but he is a shrewd business man too, and while he thinks the first ambition of a publisher should not be to get rich—indeed he thinks there is little chance of the most useful sort of publisher ever getting rich—he is unwilling to print a book unless he believes it will pay its way. In his view the attempt to pick "best selling" fiction is the publisher's smoothest road to ruin. * * * When he was here last week, the Thomas Nelson Company (Cape's Canadian agents) gave a lunch for him, Mr. Eayrs of Macmillans presiding in the absence of S. B. Watson, and Mr. Cape was also entertained at the University and at the Toronto Writers' Club. [illegible]

MAGISTRATE EMILY F. MURPHY

Author of "Open Trails," "Seeds of Pine," and "The Black Candle." She is also Historian of the Canadian Women's Press Club, and is here shown dressed up as "Tom Moore" to attend a masquerade held by the Edmonton branch of that organization.

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The tallest hotel in the world, forty-six stories high

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1,944 Rooms
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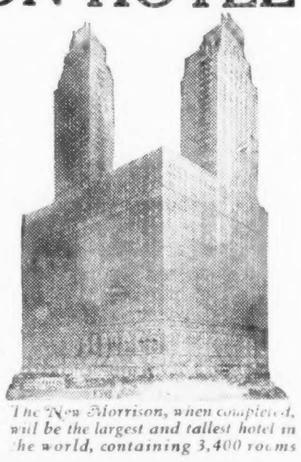

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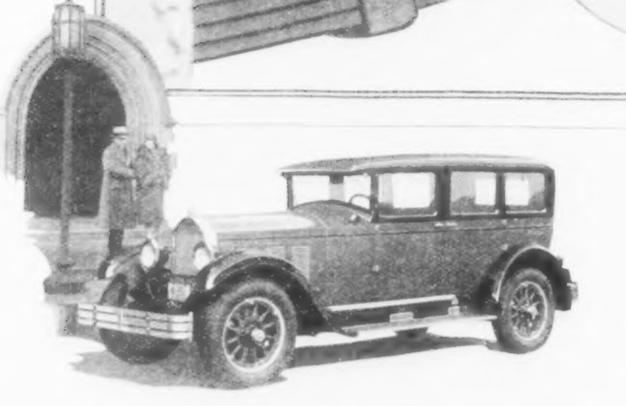


Another Exclusive Feature

The silent Willys-Knight sleeve-valve engine plus a Belflex silenced Chassis now makes a completely silent car.

FROM the first turn of its sleeve-valve engine, the most powerful, most highly efficient and quietest in operation of all cars of its type or class—the "70" Willys-Knight Six—to a mileage point still undetermined—gains in power, gains in efficiency, gains in smoothness and silence with every mile.

And now—Belflex Shackles—still another new and exclusive Willys-Knight feature—a tremendous engineering advance over the unsatisfactory and noisy metal shackle of other cars. Belflex guards against all chassis rattles and squeaks. It deadens road vibration, eliminates all need for shackle lubrication.

Belflex provides that the sprung parts of the car are insulated from the unsprung parts with a noiseless, flexible fabric — shock-absorbing, wear-resisting, rubberized — thereby affording permanent chassis silence and diminishing wear at every point of the car.

Examine the new "70" Willys-Knight Six or the Great Six yourself. Willys-Overland Engineering Leadership was never more definitely emphasized than in the extraordinary beauty, luxury and performance ability of these fine cars.

The new "70" Willys-Knight Six, from $1,625 to $1,945. Willys-Knight Great Six prices from $2,575 to $3,050. Prices f.o.b. factory. Taxes extra. Willys-Overland Sales Co., Limited. Head Office and Factories: Toronto, Canada. Branches: Toronto, Montreal, Winnipeg.

Willys-Knight Great Six

SATURDAY NIGHT
FINANCIAL SECTION

TORONTO, CANADA, MARCH 5, 1927

For and Against the Dominion Income Tax

Mr. Harrison B. Spaulding, Ph.D., Author of "The Income Tax in Great Britain and the United States," Here Defends Income Taxation as Being Right in Principle and Suitable For Canada—Capt. W. C. C. Innes, Dominion Executive Director of Legislation of the Retail Trade Bureau of Canada, Who Are Conducting a Dominion-wide Campaign for the Abolition of the Income Tax, Follows With an Onslaught on This Particular Form of Taxation as the Greatest Check on Canadian Progress Today.

In Favor of the Canadian Income Tax

By Harrison B. Spaulding, Ph.D.,

(Author of "The Income Tax in Great Britain and the United States")

THE Retail Trade Bureau of Canada, by means of articles, letters in newspapers, and by public meetings, has been carrying on a vigorous campaign directed toward the abolition of the income tax. Having in mind the fundamental aversion of Canadians to any tax which makes them reveal their private business affairs, and also certain bad features of the Canadian income tax law and its administration, it seems likely that this campaign will meet with a good deal of interest and possibly with ultimate success.

In earlier times the principal preoccupation of a finance minister in raising revenue was to "pluck the goose with as little squawking as possible" and indirect taxes successfully lent themselves to this end. But with the growth of tax theory, and the general acceptance of the view that taxes should be imposed in accordance with the tax-payer's ability to pay, direct taxes, and particularly the income tax, have found increasing favor. Indirect taxes are obviously too uncertain in their incidence to lend themselves to any scientific apportionment of the tax burden and in the revenue schemes of practically all civilized countries have come to occupy a less important place.

If we abolish the income tax in Canada, we will be raising over 98 per cent. of our tax revenue by indirect taxation—a course directly opposed to the counsel and experience of economists and statesmen of practically all other advanced countries. Before taking this dubious step, it will be well to analyze the arguments of the Retail Trade Bureau to see whether they establish such a case against the income tax as to make its retention in Canada inadvisable.

While a great number of objections to the income tax are raised, the only arguments deserving serious consideration are as follows:

(1) The income tax discourages the inflow of foreign capital.

(2) It places Canada at a grave disadvantage with the United States because of our rates being higher than theirs.

(3) It is unjust in its treatment of dividends.

* * *

THE first argument—that the income tax discourages the inflow of foreign capital—must be looked at in two connections. The first is the situation where a foreigner sends capital into Canada for investment without himself making his residence in Canada. Since the Canadian income tax does not attempt to reach non-residents unless they perform services, or carry on business, in Canada, it will, in general, have no effect whatever on those who remain non-residents and merely invest capital in Canadian enterprises.

There is, however, one important exception to the above statement. That is the case of the non-resident who invests his money in dividend-paying Canadian stocks. The Canadian company will pay income tax at the rate of 9 per cent. on its profits, so that the non-resident will, in effect, pay a 9 per cent. income tax to Canada. He will not, of course, pay Canadian income tax on his dividends. Suppose, however, that the non-resident is a citizen and resident of the United States. If he invests his capital in an American corporation, he will be subject in the United States to surtaxes (but not to normal tax) on his dividends. The United States income tax on corporations is at the rate of 13½ per cent. and the highest normal tax rate is 5 per cent., so that his choice of a Canadian investment can never mean a disadvantage of quite ½ of 1 per cent. in income tax. In fact, until the American receives dividends in excess of $50,000.00 per year, (assuming he has no other income) he will pay less in income taxes (Canadian and American) than he would have paid had he received his dividends from an American company. So that, assuming a return on his investment of 6 per cent., an American can invest over $830,000.00 in a Canadian company and *actually pay less income taxes* than he would if he had invested in an American company.

The second case is that of a non-resident who brings his capital into Canada and himself becomes a Canadian resident. Under these circumstances he will, of course, become subject to the full rates of Canadian income tax. But this probably keeps very little capital out of Canada, for very few foreign capitalists would follow their money to Canada even if there were no income tax. It certainly will not keep out British capitalists for, the Canadian income tax rates being lower than those of Great Britain, it is an advantage to reside in Canada rather than in Great Britain.

In the interests of attracting foreign capital, would not the Retail Trade Bureau be performing a greater service for Canada if it conducted a publicity campaign to show the Americans that the Canadian income tax need not deter them from investing capital in Canadian enterprises, instead of frightening capital away by statements which do not bear analysis? The campaign of the Bureau against the income tax may very well do what it erroneously fears the income tax is doing.

* * *

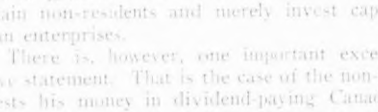
IT IS also urged that the income tax places Canada at a grave disadvantage with the United States because our rates are higher than theirs. It is true that Canadians pay more taxes per head than do the people of the United States, and that this places us at a certain disadvantage due to the fact that saving is rendered more difficult and less capital is accumulated. It is difficult, however, to see why all the blame should be laid at the door of the income tax and why we should give it up in favor of indirect taxes. Are we to assume that because a tax is indirect it takes less out of taxpayers' pockets? This medieval view can no longer be taken seriously. It must not be forgotten that Canadian taxes must be paid by Canadians and that efforts to "tax the foreigner" are usually futile. We require a certain amount of revenue; we have a certain number of taxpayers from whom to collect it. We will not be any better off either absolutely, or relatively to the United States, if we abandon the income tax, which permits of scientific apportionment of the tax burden in accordance with each taxpayer's ability to pay, and resort to indirect taxes, which are uncertain in their incidence, often costly to collect, and usually fall heaviest on those least able to pay them. Lower taxes are, of course, exceedingly desirable, but they can only properly be achieved by removing the need for high taxes, and the need for high taxes can only be removed by reducing the public debt. Unfortunately, human wisdom has not yet been able to discover any way of paying off a public debt except by taxation.

This point should not be left without remarking that the entire argument of the Bureau as to higher rates rests on a very inadequate foundation. While the actual rates of tax are higher in Canada, there is by no means any certainty that our income tax burden is heavier. It must not be forgotten that in the United States all capital gains are taxable. Furthermore, a net loss for any year may be offset against the income of the next two years. There are still other important differences but these two alone are sufficient to raise a serious doubt as to whether our income tax is, in its net effect really higher than that of the United States.

THE Bureau's next position is that the income tax is unfair in its treatment of dividends. With this there can be no disagreement. As the law stands at present, income earned by corporations will usually pay 9 per cent. more income tax than income of any other kind. It is true that it is convenient to collect taxes from corporations. They are creatures of statute; they must have visible head offices; they must be registered and file annual reports. They cannot evade tax as easily as can individuals. But to found a tax merely on principles of expediency and convenience is to abandon all just and accepted principles of taxation. The solution, however, is not the abolition of the income tax; it is the reform of the law in its application to corporations and dividends. The English law should be our guide in this respect.

The income tax should not be abolished; it should be improved. The increase in exemptions and decrease in rates effected by the last two budgets will remove a good deal of its unpopularity. The tax can be made still less unpopular by removing its shroud of secrecy. There is no reason why taxpayers should not have the benefit of published regulations and rulings. At present they are working in the dark with nothing to guide them but a somewhat obscure statute. More information regarding difficult points and a more vigorous and rigid administration would do much to remove the feeling so prevalent among taxpayers that others are getting more favorable treatment and that honest taxpayers are paying the taxes of numerous dishonest tax-evaders.

ALBERTA'S AGENT IN LONDON
Ex-Premier Greenfield of Alberta, who has now taken up his position in London as Overseas Immigration Agent for Alberta. This picture shows Mr. Greenfield at work in his London office in the Hudson Bay Company's building at Charing Cross. He is being assisted by Mr. Hugh Baker, a former Ministerial Secretary, shown above standing.



Twenty-second Lesson. (Taken from The Maxims of Napoleon.) ". . . When a man goes to sleep in his position, he ought to be superseded. Change gives a fresh impetus to all the springs." (Gourgaud, p. 86).

"An incapable Minister often does much harm by employing people in his department who see and think only as he does." (Gourgaud, p. 86).

"Men are like musicians in a concert: each man has his own part to play. Ney was an excellent commander for ten thousand men, but for all else he was a mere fool." (Gourgaud, p. 223).

"Merit, however inconsiderable, should be sought for and rewarded. . . ." (Montholon, Vol. I, p. 289).

"True civil liberty depends on the safety of property. There is none in a country where the rate of taxation is changed every year. A man who has 3,000 francs income does not know how much he will have to live on the next year. His whole substance may be swallowed up by taxes." (Tarbell, p. 109).

"Never throw oil but throw water on the passions of men." Letter to Bishop of Como, May 6, 1797.

Why the Dominion Income Tax Should be Repealed

By Capt. W. C. C. Innes,

Being Main Part of Address Delivered to Montreal Kiwanis Club

THE Dominion Income Tax is the most outstanding check upon the industrial life of the country. Outside capital is being scared off, industry throttled, personal enterprise penalized and immigration retarded by the federal income tax.

The system of raising revenue through the Dominion Income Tax is wrong in principle in a young and undeveloped country requiring capital for the development of its natural resources. It is all very well to argue that other countries are subject to income tax; it should be remembered that these old countries are fully developed and have generations of accumulated wealth behind them, whereas Canada has unlimited natural resources and no great accumulated wealth. The Dominion Income Tax was introduced as a war measure and as such was justified, but it has become a perennial measure, and it should be abolished because it has the effect of killing the spirit of enterprise and initiative in the people of the country, preventing capital from embarking on new enterprises, and to a large extent discouraging the inflow of foreign capital so necessary.

At the two last sessions of parliament certain reductions have been made in the income tax, and there is no question that distinct relief is given to a large number of people in receipt of moderate salaries who could ill afford to pay an income tax, and much saving is also effected to those who are in receipt of incomes of $100,000 and upwards, but the new ruling of taxing Canadian dividends is a most disastrous blow to Canadian enterprises.

The outstanding need of Canada today is population. Imagine the result if we could advertise to the world that Canada has no income tax! The result would be pouring in of foreign capital, our great natural resources (which are not worth a dollar to us without capital and development) would be developed; we would have unbounded prosperity, and instead of spoonfed immigration schemes, it would be difficult to keep the people out, as immigration always follows development and prosperity.

(Continued on Page 21)

Why Not the Ontario Plan For Dominion Debt Reduction?

That Plan, Instituted by Hon. William H. Price, in 1926, is Designed to Save Province $128,000,000 in Forty Years While Extinguishing Debt — Would save Dominion Several Times That Amount — Should be Systematic Plan for Retiring Principal — Advantages of Instalment Bonds Both Serial and Annuity

By W. J. J.

IT IS difficult to over-estimate the importance of suggestions now being made at Ottawa that the Dominion Government should adopt a well-considered plan for the extinction of the present National Debt within a prescribed term of years. The debt reductions made by Hon. J. A. Robb, Finance Minister, in recent budgets, have received merited praise, but the constructive suggestions emanating from the Opposition would, if listened to, be of immense and continuing benefit to Canada and the Canadian tax-payer. The Hon. William H. Price said in the course of the budget speech delivered before the Ontario Legislature on March 11th, 1926, that the adoption of the plan prepared at his suggestion by the Debt Retirement Committee would save to the province of Ontario $128,000,000 in forty years. If a similar plan were adopted for the steady retirement of the Dominion Government's debt there is no doubt but that the saving would be several times that amount for the Dominion at large. Hon. Mr. Robb announces a further retirement of debt during 1927, but there is great point to the suggestion that this debt retirement should set before it a definite goal which would be followed by successive Finance Ministers.

The amounts falling due up to 1937 are colossal. Mr. R. C. Matthews, member for East-Centre Toronto, gave the following table in the course of a speech in the House of Commons on February 22nd last:

1927	5½%	29,068,100.00
1927	5½%	63,437,250.00
1928	5%	58,000,000.00
1931	5%	52,081,500.00
1932	5½%	73,825,150.00
1933	5½%	116,628,800.00
1934	5½%	641,916,650.00
1936	4½%	46,000,000.00
1937	5%	60,168,000.00
1937	5½%	236,298,800.00
		$1,500,797,000.00

"Here we have this vast financing facing us and there may even be further maturities within the period of which I have not particulars," said Mr. Matthews.

"It is true that some of these bonds do not mature until 1937, but from 1931-4 inclusive the amount that must be taken care of is $1,084,826,200.00.

"When you consider that within the next few years we have over a billion dollars coming due, with few or any sinking fund provisions operating to reduce the debt, and without any plan of amortization thereof, it is certainly not a matter for congratulation."

* * *

MR. MATTHEWS advocates Ontario's plan for the Dominion. It is therefore of interest to recall again the principal features of that plan prepared by a committee composed of Mr. R. A. Daly, representing the Investment Bankers' Association of America, Mr. J. A. C. Kemp, representing the Canadian Bankers' Association, and Mr. F. Martin Turnbull. They were emphatic in condemning financing by the issue of bonds which did not provide for the payment of principal either year by year or at maturity as well as for the payment of annual interest. They felt that the practice had become all too common of simply refunding issues at maturity instead of paying them off, and that no debt should be contracted by

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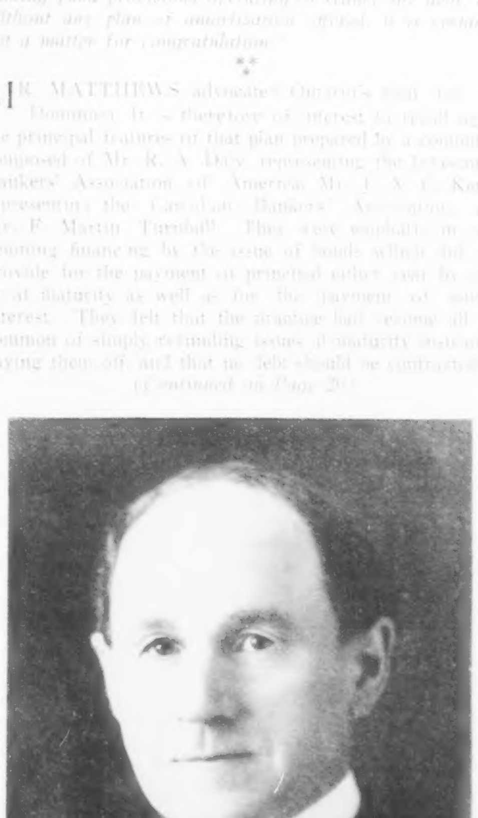

HON. J. D. MONTEITH
Provincial Treasurer of Ontario, whose budget speech on February 22nd showed the gross debt to be $349,115,732, and provided for writing off $3,000,000 in furtherance of the plan instituted by his predecessor, Hon. Wm. H. Price, to extinguish the debt in forty years. In 1926, revenue was $50,841,043 and ordinary expenditures, $51,653,183, but the Minister expects to replace this deficit of $812,140 by a surplus in 1927 of $150,000 in spite of deciding to abandon Provincial taxation on pool-rooms, the luxury tax on carbonated drinks and on admissions to entertainments up to 25 cents and to cut $5 from automobile license fees. Estimated revenue includes $3,500,000 from Government Control of liquor sales. Interest rate on new borrowings is now down to 4¼ per cent.
—*Photo by Mr. Lyonde.*

THE BOOKSHELF

(Continued from Page 9)

is going to be an economic crash. He also points out that the foreign countries who can lend will not do so unless Russia undertakes to be responsible for her war debts, and the assumption of these will so raise the cost of living in Russia that the peasants might revolt, and turn the government out. Mr. McWilliams is emphatic that there can be no return to a monarchical or aristocratic system, because the peasants, who make up 90% of the population, have been free for ten years, and are better off now in every way than before the Revolution of 1917.

Canada; The Great River, the Lands and the Men by Marion I. Newbegin (Christophers, 22 Berners St., London, W.1, London, England, illustrated with photographs and maps, $4). This is a particularly clear, comprehensive and intelligent narrative of the history of the French Regime in Canada from 1534 to 1763, in one medium-sized volume. It focuses attention on the peculiar problems that confronted the leaders of the French Colony arising out of the topography of this country; shows how this governed the relations with the Indians, and how differently situated the French were in all vital respects from the Dutch and English settlers along the more southerly Atlantic coast of this continent. Dr. Newbegin has profited by the writings of all the Canadian historians from Parkman down, and has done a condensed, readable survey of undoubted value. A review will follow.

Clad in Purple Mist by Catherine Dodd (Doran, Toronto, $2.50). The author of "The Farthing Spinster" supplies now a tender and simple love-story of the Isle of Man. It is written with unobtrusive literary skill; it will not be sensationally popular, but it will be liked quietly and sincerely wherever it goes.

The Isle of Mutank by A. W. S. (George Allen & Unwin, Ltd., London, England, $1.75). Small volume of very pleasing and well-turned poetry by an English writer.

The Silver Cool [illegible] Chamberlain (Putnam, New York, $2). This is a mystery story much better than the average. [illegible]

[illegible]

The Canadian Journal of Religious Thought (73 Queen's Park, Toronto, $2.50 a year). Well edited and well printed Canadian bi-monthly periodical dealing with all phases of religious thought, and having a distinctly literary air.

* * *

LITERARY NEWS NOTES

Cyril Hume, in his recent novel, "The Golden Dancer," writes enthusiastically from Italy, where he and his bride have settled since their spectacular elopement this spring. Mr. Hume was best man at the wedding of his friend, F. W. Bronson, author of "Spring Running"; the wedding party went to the boat to see the bride and bridegroom sail, and Cyril Hume announced to the astounded group that he and the maid-of-honor had just been married and were to sail on the same boat minus clean collars, wedding presents and other impediments.

Saved from the Waste-Basket

Jonathan Cape, the English publisher of many beautifully printed and interesting books, is a prince of good fellows, and a type who finds his way to Canadian hearts in the shortest possible time. He is a big man physically, clean shaven, and seems to be in his early forties. For an Englishman he is unusually outspoken, and perhaps abrupt; but his very candor and nervous force help to make him popular here. He loves to publish books that are worth printing, and will take on nothing that he thinks is trash simply for the sake of profit. He is thus an idealist; but he is a shrewd business man too, and while he thinks the first ambition of a publisher should not be to get rich— indeed, he thinks there is little chance of the most useful sort of publisher ever getting rich—he is unwilling to print a book unless he believes it will pay its way. [illegible]

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MAGISTRATE EMILY F. MURPHY

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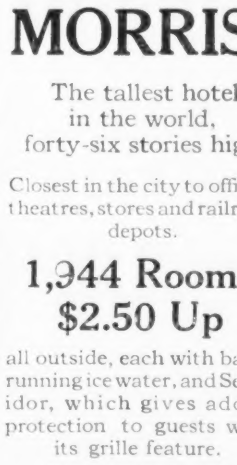

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And now—Belflex Shackles—still another new and exclusive Willys-Knight feature—a tremendous engineering advance over the unsatisfactory and noisy metal shackle of other cars. Belflex guards against all chassis rattles and squeaks. It deadens road vibration, eliminates all need for shackle lubrication.

Belflex provides that the sprung parts of the car are insulated from the unsprung parts with a noiseless, flexible fabric — shock-absorbing, wear-resisting, rubberized — thereby affording permanent chassis silence and diminishing wear at every point of the car.

Examine the new "70" Willys-Knight Six or the Great Six yourself. Willys-Overland Engineering Leadership was never more definitely emphasized than in the extraordinary beauty, luxury and performance ability of these fine cars.

The new "70" Willys-Knight Six, from $1,625 to $1,945. Willys-Knight Great Six prices from $2,575 to $3,050. Prices f.o.b. factory. Taxes extra. Willys-Overland Sales Co., Limited. Head Office and Factories: Toronto, Canada. Branches: Toronto, Montreal, Winnipeg.

Willys-Knight Great Six

SATURDAY NIGHT
FINANCIAL SECTION

TORONTO, CANADA, MARCH 5, 1927

For and Against the Dominion Income Tax

Mr. Harrison B. Spaulding, Ph.D., Author of "The Income Tax in Great Britain and the United States," Here Defends Income Taxation as Being Right in Principle and Suitable For Canada—Capt. W. C. C. Innes, Dominion Executive Director of Legislation of the Retail Trade Bureau of Canada, Who Are Conducting a Dominion-wide Campaign for the Abolition of the Income Tax, Follows With an Onslaught on This Particular Form of Taxation as the Greatest Check on Canadian Progress Today.

In Favor of the Canadian Income Tax

By Harrison B. Spaulding, Ph.D.,

(Author of "The Income Tax in Great Britain and the United States")

THE Retail Trade Bureau of Canada, by means of articles, letters in newspapers, and by public meetings, has been carrying on a vigorous campaign directed toward the abolition of the income tax. Having in mind the fundamental aversion of Canadians to any tax which makes them reveal their private business affairs, and also certain bad features of the Canadian income tax law and its administration, it seems likely that this campaign will meet with a good deal of interest and possibly with ultimate success.

In earlier times the principal preoccupation of a finance minister in raising revenue was to "pluck the goose with as little squawking as possible" and indirect taxes successfully lent themselves to this end. But with the growth of tax theory, and the general acceptance of the view that taxes should be imposed in accordance with the tax-payer's ability to pay, direct taxes, and particularly the income tax, have found increasing favor. Indirect taxes are obviously too uncertain in their incidence to lend themselves to any scientific apportionment of the tax burden and in the revenue schemes of practically all civilized countries have come to occupy a less important place.

If we abolish the income tax in Canada, we will be raising over 98 per cent. of our tax revenue by indirect taxation—a course directly opposed to the counsel and experience of economists and statesmen of practically all other advanced countries. Before taking this dubious step, it will be well to analyze the arguments of the Retail Trade Bureau to see whether they establish such a case against the income tax as to make its retention in Canada inadvisable.

While a great number of objections to the income tax are raised, the only arguments deserving serious consideration are as follows:

(1) The income tax discourages the inflow of foreign capital.

(2) It places Canada at a grave disadvantage with the United States because of our rates being higher than theirs.

(3) It is unjust in its treatment of dividends.

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THE first argument—that the income tax discourages the inflow of foreign capital—must be looked at in two connections. The first is the situation where a foreigner sends capital into Canada for investment without himself making his residence in Canada. Since the Canadian income tax does not attempt to reach non-residents unless they perform services, or carry on business, in Canada, it will, in general, have no effect whatever on those who remain non-residents and merely invest capital in Canadian enterprises.

There is, however, one important exception to the above statement. That is the case of the non-resident who invests his money in dividend-paying Canadian stocks. The Canadian company will pay income tax at the rate of 9 per cent. on its profits, so that the non-resident will, in effect, pay a 9 per cent. income tax to Canada. He will not, of course, pay Canadian income tax on his dividends. Suppose, however, that the non-resident is a citizen and resident of the United States. If he invests his capital in an American corporation, he will be subject in the United States to surtaxes (but not to normal tax) on his dividends. The United States income tax on corporations is at the rate of 13½ per cent. and the highest normal tax rate is 5 per cent., so that his choice of a Canadian investment can never mean a disadvantage of quite ½ of 1 per cent. in income tax. In fact, until the American receives dividends in excess of $50,000.00 per year, (assuming he has no other income) he will pay less in income taxes (Canadian and American) than he would have paid had he received his dividends from an American company. So that, assuming a return on his investment of 6 per cent., an American can invest over $830,000.00 in a Canadian company and *actually pay less income taxes* than he would if he had invested in an American company.

The second case is that of a non-resident who brings his capital into Canada and himself becomes a Canadian resident. Under these circumstances he will, of course, become subject to the full rates of Canadian income tax. But this probably keeps very little capital out of Canada, for very few foreign capitalists would follow their money to Canada even if there were no income tax. It certainly will not keep out British capitalists for, the Canadian income tax rates being lower than those of Great Britain, it is an advantage to reside in Canada rather than in Great Britain.

In the interests of attracting foreign capital, would not the Retail Trade Bureau be performing a greater service for Canada if it conducted a publicity campaign to show the Americans that the Canadian income tax need not deter them from investing capital in Canadian enterprises, instead of frightening capital away by statements which do not bear analysis? The campaign of the Bureau against the income tax may very well do what it erroneously fears the income tax is doing.

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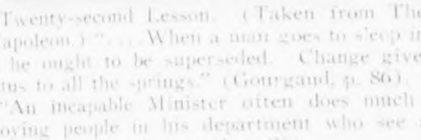
IT IS also urged that the income tax places Canada at a grave disadvantage with the United States because our rates are higher than theirs. It is true that Canadians pay more taxes per head than do the people of the United States, and that this places us at a certain disadvantage due to the fact that saving is rendered more difficult and less capital is accumulated. It is difficult, however, to see why all the blame should be laid at the door of the income tax and why we should give it up in favor of indirect taxes. Are we to assume that because a tax is indirect it takes less out of taxpayers' pockets? This medieval view can no longer be taken seriously. It must not be forgotten that Canadian taxes must be paid by Canadians and that efforts to "tax the foreigner" are usually futile. We require a certain amount of revenue; we have a certain number of taxpayers from whom to collect it. We will not be any better off either absolutely, or relatively to the United States, if we abandon the income tax, which permits of scientific apportionment of the tax burden in accordance with each taxpayer's ability to pay, and resort to indirect taxes, which are uncertain in their incidence, often costly to collect, and usually fall heaviest on those least able to pay them. Lower taxes are, of course, exceedingly desirable, but they can only properly be achieved by removing the need for high taxes, and the need for high taxes can only be removed by reducing the public debt. Unfortunately, human wisdom has not yet been able to discover any way of paying off a public debt except by taxation.

This point should not be left without remarking that the entire argument of the Bureau as to higher rates rests on a very inadequate foundation. While the actual rates of tax are higher in Canada, there is by no means any certainty that our income tax burden is heavier. It must not be forgotten that in the United States all capital gains are taxable. Furthermore, a net loss for any year may be offset against the income of the next two years. There are still other important differences but these two alone are sufficient to raise a serious doubt as to whether our income tax is, in its net effect really higher than that of the United States.

THE Bureau's next position is that the income tax is unfair in its treatment of dividends. With this there can be no disagreement. As the law stands at present, income earned by corporations will usually pay 9 per cent. more income tax than income of any other kind. It is true that it is convenient to collect taxes from corporations. They are creatures of statute; they must have visible head offices; they must be registered and file annual reports. They cannot evade tax as easily as can individuals. But to found a tax merely on principles of expediency and convenience is to abandon all just and accepted principles of taxation. The solution, however, is not the abolition of the income tax; it is the reform of the law in its application to corporations and dividends. The English law should be our guide in this respect.

The income tax should not be abolished; it should be improved. The increase in exemptions and decrease in rates effected by the last two budgets will remove a good deal of its unpopularity. The tax can be made still less unpopular by removing its shroud of secrecy. There is no reason why taxpayers should not have the benefit of published regulations and rulings. At present they are working in the dark with nothing to guide them but a somewhat obscure statute. More information regarding difficult points and a more vigorous and rigid administration would do much to remove the feeling so prevalent among taxpayers that others are getting more favorable treatment and that honest taxpayers are paying the taxes of numerous dishonest tax-evaders.

ALBERTA'S AGENT IN LONDON
Ex-Premier Greenfield of Alberta, who has now taken up his position in London as Overseas Immigration Agent for Alberta. This picture shows Mr. Greenfield at work in his London office in the Hudson Bay Company's building at Charing Cross. He is being assisted by Mr. Hugh Baker, a former Ministerial Secretary, shown above standing.



Twenty-second Lesson. (Taken from The Maxims of Napoleon.) ". . . When a man goes to sleep in his position, he ought to be superseded. Change gives a fresh impetus to all the springs." (Gourgaud, p. 86).

"An incapable Minister often does much harm by employing people in his department who see and think only as he does." (Gourgaud, p. 86).

"Men are like musicians in a concert; each man has his own part to play. Ney was an excellent commander for ten thousand men, but for all else he was a mere fool." (Gourgaud, p. 223).

"Merit, however inconsiderable, should be sought for and rewarded . . ." (Montholon, Vol. I, p. 289).

"True civil liberty depends on the safety of property. There is none in a country where the rate of taxation is changed every year. A man who has 3,000 francs income does not know how much he will have to live on the next year. His whole substance may be swallowed up by taxes." (Tarbell, p. 109).

"Never throw oil but throw water on the passions of men." Letter to Bishop of Como, May 6, 1797.

Why Not the Ontario Plan For Dominion Debt Reduction?

That Plan, Instituted by Hon. William H. Price, in 1926, is Designed to Save Province $128,000,000 in Forty Years While Extinguishing Debt — Would save Dominion Several Times That Amount — Should be Systematic Plan for Retiring Principal — Advantages of Instalment Bonds Both Serial and Annuity

By W. J. J.

IT IS difficult to over-estimate the importance of suggestions now being made at Ottawa that the Dominion Government should adopt a well-considered plan for the extinction of the present National Debt within a prescribed term of years. The debt reductions made by Hon. J. A. Robb, Finance Minister, in recent budgets, have received merited praise, but the constructive suggestions emanating from the Opposition would, if listened to, be of immense and continuing benefit to Canada and the Canadian tax-payer. The Hon. William H. Price said in the course of the budget speech delivered before the Ontario Legislature on March 11th, 1926, that the adoption of the plan prepared at his suggestion by the Debt Retirement Committee would save to the province of Ontario $128,000,000 in forty years. If a similar plan were adopted for the steady retirement of the Dominion Government's debt there is no doubt but that the saving would be several times that amount for the Dominion at large. Hon. Mr. Robb announces a further retirement of debt during 1927, but there is great point to the suggestion that this debt retirement should set before it a definite goal which would be followed by successive Finance Ministers.

The amounts falling due up to 1937 are enormous. Mr. R. C. Matthews, member for East-Centre Toronto, gave the following table in the course of a speech in the House of Commons on February 22nd last:

1927	5½%	29,003,400.00
1927	5½%	98,187,250.00
1928	5%	58,000,000.00
1931	5%	52,931,600.00
1932	5½%	73,825,150.00
1933	5½%	110,858,800.00
1934	5½%	511,910,850.00
1936	5½%	10,000,000.00
1937	5%	70,166,300.00
1937	4½%	286,298,850.00
		$1,290,797,600.00

"Here we have this vast financing facing us and there may even be further maturities within the period of which I have not particulars," said Mr. Matthews.

"It is true that some of these bonds do not mature until 1937, but from 1931-4 inclusive, the amount that must be taken care of is $1,084,826,200.00.

"*When you consider that within the next ten years we have over a billion dollars coming due, with very little sinking fund provisions operating to reduce the debt, and without any plan of amortization whatever, it is certainly not a matter for congratulation.*"

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MR. MATTHEWS advocated Ontario's plan for the Dominion. It is therefore of interest to recall again the principal features of that plan prepared by a committee composed of Mr. R. A. Daly representing the Investment Bankers' Association of America, Mr. J. A. C. Kemp, representing the Canadian Bankers' Association and Mr. F. Martin Turnbull. They were emphatic in condemning financing by the issue of bonds which did not provide for the payment of principal either year by year or at maturity as well as for the payment of annual interest. They felt that the practice had become all too common of simply refunding issues at maturity instead of paying them off, and that no debt should be contracted for

(Continued on Page 20)

HON. J. D. MONTEITH
Provincial Treasurer of Ontario, whose budget speech on February 22nd showed the gross debt to be $349,115,732, and provided for writing off $3,000,000 in furtherance of the plan instituted by his predecessor, Hon. Wm. H. Price, to extinguish the debt in forty years. In 1926, revenue was $50,841,043 and ordinary expenditures, $51,653,183, but the Minister expects to replace this deficit of $812,140 by a surplus in 1927 of $150,000 in spite of deciding to abandon Provincial taxation on pool-rooms, the luxury tax on carbonated drinks and on admissions to entertainments up to 25 cents and to cut $5 from automobile license fees. Estimated revenue includes $3,500,000 from Government Control of liquor sales. Interest rate on new borrowings is now down to 4¾ per cent.
—*Photo by Mr. Lyonde.*

Why the Dominion Income Tax Should be Repealed

By Capt. W. C. C. Innes,

Being Main Part of Address Delivered to Montreal Kiwanis Club

THE Dominion Income Tax is the most outstanding check upon the industrial life of the country. Outside capital is being scared off, industry throttled, personal enterprise penalized and immigration retarded by the federal income tax.

The system of raising revenue through the Dominion Income Tax is wrong in principle in a young and undeveloped country requiring capital for the development of its natural resources. It is all very well to argue that other countries are subject to income tax, it should be remembered that these old countries are fully developed and have generations of accumulated wealth behind them, whereas Canada has unlimited natural resources and no great accumulated wealth. The Dominion Income Tax was introduced as a war measure and as such was justified, but it has become a perennial measure, and it should be abolished because it has the effect of killing the spirit of enterprise and initiative in the people of the country, preventing capital from embarking on new enterprises, and to a large extent discouraging the inflow of foreign capital so necessary.

At the two last sessions of parliament certain reductions have been made in the income tax, and there is no question that distinct relief is given to a large number of people in receipt of moderate salaries who could ill afford to pay an income tax, and much saving is also effected to those who are in receipt of incomes of $100,000 and upwards, but the new ruling of taxing Canadian dividends is a most disastrous blow to Canadian enterprises.

The outstanding need of Canada today is population. Imagine the result if we could advertise to the world that Canada has no income tax! The result would be pouring in of foreign capital, our great natural resources (which are not worth a dollar to us without capital and development) would be developed; we would have unbounded prosperity, and instead of spoonfed immigration schemes, it would be difficult to keep the people out, as immigration always follows development and prosperity.

(Continued on Page 21)

GOLD & DROSS

FRENCH LINE BONDS A SAFE PURCHASE

E. G., Hamilton, Ont. The external 6½ per cent. sinking fund gold bonds of the French Line (La Compagnie Generale Transatlantique) at 94½ give a yield of 6.98 per cent. to the investor. They are therefore attractive as to income, and they may be regarded as having a high degree of security for two reasons: first that the Company earns well above the amount necessary to look after interest and sinking fund payments; and second, that these bonds are guaranteed both as to interest and sinking fund by the French Government.

Though the French Government has never been known to default on such a guarantee or on any of its issues there has been until recently considerable uneasiness as to the French ability to meet all the demands upon its resources. These were occasioned not by any lack of confidence in the industry and intelligence and enterprise of the people themselves but because of the heavy war debt, the great deficits in the succeeding budgets, the progressive decline of the franc and the seeming inability to meet the situation out of taxation. But under M. Poincare a fiscal surplus has been brought about by increasing taxation and effecting economies in expenditure. The French people are regaining confidence in their Government finances, they are not sending their capital abroad to be safe and much that was exported has returned. The stabilization of the franc is still tentative but it is evident that before the franc could be pegged down to a definite value French taxation has to be adequate. That appears now to be the case. There are heavy seas still to weather but the situation is now full of hope. And especially for issues such as this there can be no doubt of the French willingness to pay and that French pride would not permit default.

The French Line (La Compagnie Generale Transatlantique) is the most important of the French shipping companies. It was organized in 1855 and is, therefore, one of the two or three oldest shipping companies operating between the United States and Europe. While in 1914 the Company's fleet aggregated 383,000 tons and it owned no interest in subsidiaries, it owned as of December 31st, 1926, a fleet of one hundred and one vessels, including thirty-seven liners and passenger ships, aggregating more than 532,000 tons, and a total engine capacity exceeding 452,000 horse-power. The Company has an interest in subsidiaries or controlled companies whose fleets exceed 183,000 tons. The Company also has substantial interests in an important shipbuilding company and advantageous concessions for dock facilities at New York, Havre, Saint Nazaire, Bordeaux, Marseilles and the West Indies, etc. It operates passenger and freight lines connecting France with the United States, Canada, Mexico, Cuba, Haiti, Porto Rico, the West Indies, Panama, Colombia, Guiana, with all ports on the Pacific from Vancouver to Valparaiso also with England, Belgium, Spain, Algeria, Morocco, Algeria and Tunis. It controls in addition a North African hotel and travel company which it created as an extension of its steamship lines and which operates in Algeria, Tunis and Morocco forty hotels connected up by a system of automobile services.

The Company with the purpose of further expansion and in order to improve its service between Havre and New York has decided to build two new large liners for that service. The first of over forty-two thousand tons, is to be commissioned in the next few months. The present issue is to provide funds for this construction.

A Sinking Fund commencing August 15, 1927, has been provided, to redeem the entire issue by maturity.

PETROLEUM ROYALTIES SHARES

Editor, Gold and Dross:—

I would appreciate your opinion regarding the 12 per cent. First Participating Preferred Shares (par value $100 each) carrying a bonus of 6 per cent. annually of Petroleum Royalties of Tulsa Oklahoma, which are being offered by the Maloommera Land Corporation, 311 Bay St., Toronto, Ont.

N. F. Z., Courtland, Ont.

Shares of Royalty Companies are rarely marketable at the prices asked [illegible] This statement shows that the company owned thirty-six royalties on 6,273 acres with 302 producing wells. It says also that the total gross production on the above 6,273 acres now amounts to approximately 32,000 barrels or [illegible] per day. In other words the Royalty Company would be [illegible] barrels of oil every day. If this be so one would imagine that a Fairbanks would [illegible] the $18,000 shown as oil royalty receipts for 1926.

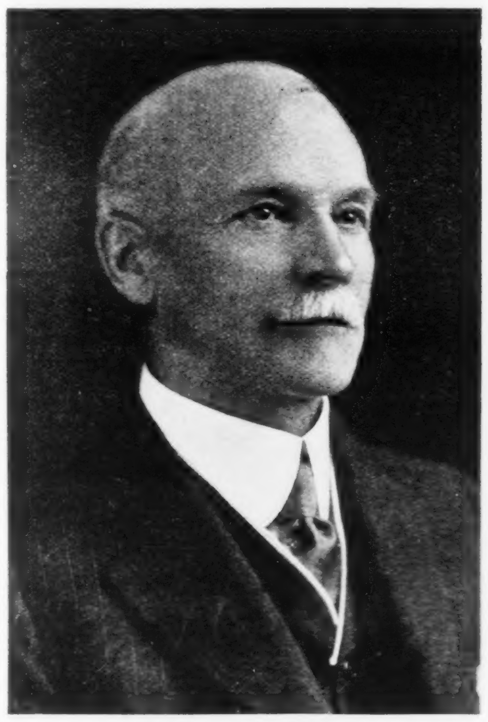
GOOD FINANCING FOR SMALL HOSPITAL

S. B., Drumheller, Alta. Comparing the auditor's reports for the years 1921 and 1925, one sees that good financial sense has been shown by those in charge of the Drumheller Municipal Hospital, which is operated under the Municipal Hospital Act of the Province of Alberta. In that service has been increased while the debenture debt has been brought from $75,375 to $63,517 by the adequate device of annual payments of principal, while the floating debt of $20,048 was reduced to $2,651 and the capital surplus account increased from $42,334 to $60,278. Yet in this time general rural taxation was reduced from 3½ cents an acre to 2½ cents an acre on the whole 800,000 acres served and the urban tax of 3 mills on the dollar remained unchanged. In the year 1925 the Board redeemed $5,700 of its debentures in advance and in 1926 I am informed that the Secretary-Treasurer purchased on behalf of the Board at 100 the 7 per cent. annuity bonds issued by the Hospital to the extent of $33,908. A loan of $13,000 was made at 6 per cent. to accomplish this but there was a substantial saving on the transaction and the loan, I understand, has since been repaid. Such financing is well worth while, not only because of the $13,000 this particular loan would save in interest charges during the period of repayment of the debentures, but because it will give added confidence to lenders and therefore mean a lower rate of interest on its current borrowing. In addition to the revenue from the taxes mentioned and a small Provincial grant this Hospital has covered 1,800 mine workers and their families under a free hospital contract for the sum of $9 a year for each mine worker, and this premium covers all classes of sickness. Rate-payers are charged $1 a day. Outsiders pay more, but the whole cost per patient per diem is $3.007. This service below cost to rate-payers and at such attractive rates to mine-workers makes the financial showing all the more creditable.

K. & S. TIRE AND RUBBER GOODS

T. L., Toronto, Ont. I see little speculative attraction in any of the securities of the K. and S. Tire and Rubber Goods Ltd., manufacturers of auto tires and rubber goods, 99 Paton Road, Toronto, Ontario. I understand that their operations for 1926 showed a loss of more than $200,000. Their interim balance sheet for December 31, 1926, showed liquid assets before depreciation of $567,831 and current liabilities of $575,195 of which the liability to the bank was $346,262. The land, buildings and plant are included in the statement at $1,080,510, subject to first mortgage bonds of $376,300.

The company is said to have entered into negotiations with a large Akron, Ohio, tire company, to operate the plant.



MR. S. R. PARSONS
Who has relinquished the Presidency of the British American Oil Company, Limited, to become Chairman of the Board of Directors. Mr. A. L. Ellsworth, formerly Vice-President, has succeeded him as President, and Mr. C. L. Sunr has become Vice-President.
—*Photo by International Press*

A CHECK ON TORONTO APARTMENT BUILDING

W. S., Toronto, Ont. While we have expressed the opinion that there has been evident a tendency on the part of capitalists and builders to over-do the building of apartment houses in Toronto, the situation will probably be relieved by the action of the City Council of Toronto which passed on March 7th two bylaws which will render the future situation much more favorable to apartment houses already built.

The first by-law prohibits the erection of non-fireproof buildings over 2½ storeys in height.

The second by-law necessitates the apartment house owners having open ground space immediately surrounding their building, equal in area to the rentable floor space.

The opinion has been expressed that such legislation on the part of the Council practically prohibits the erection of further apartment houses in the City of Toronto, and that all those owners who have built or have permits to build under the old by-laws are in a stronger position as a result. I think that this may be the immediate effect.

MANUFACTURERS FINANCE CORPORATION OFFER TO TAKE OVER SARNIA FINANCE CORPORATION LTD.

R. H., Wyoming, Ont.; J. G., Sarnia, Ont.; M. L., Toronto, Ont., and others. If the Sarnia Finance Corporation Limited is in the position shown in the Notice to Shareholders dated Sarnia, Ontario, February 14, 1927, and signed by the Secretary, H. F. Holland, it would appear to be a good thing to have a going concern like the Manufacturers' Finance Corporation Limited take it over. By the time this is in print it will be known whether the special general meeting of shareholders of the Sarnia Finance Corporation on March 1st accepted the "winding-up" resolution proposed of which the first paragraph read as follows:

Whereas in view of the existing obligations and difficulties of the Company, as outlined by Mr. W. H. Kenny, it appears that though this Company is solvent as respects creditors yet it has been proven to the satisfaction of this meeting that the Company cannot continue its business with the hope of making satisfactory profits and that it is advisable to wind it up.

In a circular letter sent by the Sarnia Finance Corporation Limited, Sarnia, Ontario, over signatures of W. H. Kenny, President, and H. F. Holland, Secretary-Treasurer, they state that the Manufacturers' Finance Corporation, Limited, has a subscribed capital stock of $1,633,790 and that it offered to buy the Preferred and Common Shares of Sarnia Finance Corporation Limited by giving in exchange 18,125 shares 8 per cent. Cumulative Participating Preferred Stock of its own on the following basis: 50 per cent. forthwith and the balance 50 per cent. as and when the assets of the Sarnia Finance Corporation become liquid.

At the end of 1924 the Sarnia Finance Corporation showed a net balance of $180,065 in net tangible assets. For this alone, if the situation of the Company has not become worse, the Manufacturers' Finance Corporation

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2. Money now drawing a low rate of interest.
3. Bond or mortgage interest.
4. Bank interest.
5. Stock dividends.
6. Early maturing bonds, etc.
Such funds may be safely and profitably employed and adjustments and exchanges made, at present, to excellent advantage.
We shall be glad to make suggestions as to the betterment of investment lists or to consult with those having investment problems.
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Member of the Toronto Stock Exchange

WHO HAS RECENTLY BEEN ADMITTED TO PARTNERSHIP IN THIS FIRM.

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THE ROYAL TRUST CO
EXECUTORS AND TRUSTEES

British American Oil Had Record Year

BRITISH AMERICAN OIL COMPANY, LIMITED, had the best year in its history in 1926 and showed satisfactory gains in all departments of its business, according to statements made at the annual meeting of shareholders in Toronto. Mr. S. R. Parsons, chairman of the board of directors, said that in the eastern division the business had been well sustained and increased throughout the territory, while in the western division, covering the prairie provinces, where for a couple of years the crops and prices, generally speaking, had been satisfactory, a largely increased volume of business had been produced.

The chairman announced that the initial dividend on the new stock would be at a rate of twenty cents per share per quarter, or 80 cents per annum. This corresponds to $3.20 per share on the old stock, or 20 cents above the combined dividend of $2.50 and bonus of 50 cents paid in 1926. The matter of bonus addition on the new stock, would receive proper consideration at the hands of the board later in the year, but nothing was promised. It was also announced that there would be some new financing required before the middle of the year, and that shareholders would receive favorable consideration as in the past.

GOLD & DROSS

should pay $9.94 actual value for each share of the 18,125 shares offered in order to make up this amount. There are also other amounts in office furniture, and so on, which deserve some attention. As the par value of the Manufacturers' Finance Corporation Stock is $10 that would about appear to meet the situation if it represents underlying values. It is a dividend-paying stock at present, which makes the situation seem better. As, however, only half of this stock would be obtained by the Sarnia Finance Corporation at first, and the rest when the assets were made liquid, an undetermined period, the immediate dividend payment would only be about half of this amount.

One notices that the par value of the 18,125 Preferred Shares offered by the Manufacturers' Finance Corporation would be $181,250. This stock is quoted by B. T. Riordan and Company, Limited, Unlisted Securities' Dealers, C. P. R. Building, Toronto 2, Ontario, under date of February 19th, 1927, as follows: Manufacturers' Finance A. Preferred 8 per cent., we will buy 5¾; we will sell 6¾; Manufacturers Finance B. Preferred 8 per cent., we will buy 6, we will sell 7. I suppose that it is the B. Preferred Stock which is offered in exchange for the Sarnia Finance Shares. That would mean that at $7 the 18,125 shares would have a market valuation of $126,875, and that the 9,063 shares which would be received at once by the Sarnia Finance Corporation Limited, would have a market valuation of $63,438. The Manufacturers' Finance Corporation Limited people, however, claim that unlisted security quotations do not show the inherent value of the stock which they claim should be judged on the dividend records. It is entirely likely that if the Manufacturers' Finance Corporation purchase this business it would liquidate the mortgages and other assets of the Sarnia Finance Corporation Limited, and turn the money into the channels of its own business, from which it would hope to get good results.

INTERNATIONAL POWER COMPANY'S CONTROL OF PORTO RICO RAILWAYS COMPANY AND ITS NEW DEBENTULE ISSUE

M. H., Charlottetown, P. E. I. Seventy dollars is a good price for the common shares of Porto Rico Railways Company, Ltd., in view of the fact that they were selling at $60 each immediately before the International Power Company's offer was announced of two shares of first preferred 7 per cent. stock and two shares of no par value common shares for every three shares of the Porto Rico common stock. That offer expired on February 28th when it was announced that the desired control was secured. If the Company were still willing to exchange such an exchange would be attractive for the man who wants both present earnings and a speculation on possible future appreciation. If safety, however, is an important consideration with every dollar you invest it would be better for you to accept the alternative cash offer of $70 a share if it is still open. You could find that out by communicating with the Company direct. Then you could purchase the International Power Company's securities, if you desired, according to whether you want safety or an attractive speculation. The first preferred 7 per cent. shares are now paying dividends, but dividends will have to be paid on the 2nd preferred 6 per cent. stock ($2,000,000 outstanding) before the no par value common stock will have its opportunity. The extent of appreciation would, naturally, be greatest with the no par value common stock if the Company prospers as its strong directorate hopes.

If security is the main consideration the palm would rest with the 6½ per cent. 30-year gold debentures of the International Power Company, Ltd., of which three million dollars is now being offered at par by a syndicate composed of Royal Securities Corporation, Ltd., Greenshields & Company, Hanson Bros., and R. A. Daly & Company, following the acquisition of control of the Company whole stock you hold.

The circular issued in connection with the Debenture offering shows that International Power Company (incorporated under the laws of the Dominion of Canada a year ago) now controls the following public utility properties:

Bolivian Power Company, Limited, which with its predecessor has operated for the past 17 years the electric lighting, tramway and telephone undertakings in La Paz, the seat of goverment and principal financial and commercial city of Bolivia;

Demerara Electric Company, Limited, which for the past 27 years has operated the electric lighting, power and tramway systems in Georgetown, the capital and chief city of British Guiana;

Newfoundland Light & Power Company, Limited, which with its predecessors has supplied similar services in St. John's, the capital of Newfoundland, for the past 26 years;

The Porto Rico Railways Company, Limited, incorporated in 1904 operating electric light, power and tramway systems in San Juan, capital of Porto Rico, as well as the light and power business of the principal municipalities in the eastern section of the Island;

San Salvador Electric Light Company, which for the past 21 years has operated the electric light and power services of San Salvador, capital of Salvador, and adjoining municipalities;

Venezuela Power Company, Limited, which with its predecessors has operated for more than 15 years the light and power businesses of Maracaibo and Barquisimeto, Venezuela. Maracaibo is the largest port and second largest city of Venezuela and is the commercial centre of one of the most rapidly growing oil districts in the world. Barquisimeto is capital of the most populous state in Venezuela.

The controlled properties therefore operate in principal cities of six different countries, each of which exports a different basic product, thereby minimizing the effect of trade depressions on the company's earnings. Bolivia produces more than 25 per cent. of the world's tin; Demerara is a centre of the diamond mining and aluminum ore industries; Newfoundland's principal exports are fish and pulp and paper; Porto Rico exports (principally to the United States, of which it is an insular possession) sugar, tobacco, fresh fruits, etc.; Salvador is an important coffee-producing country; and Venezuela is a leading source of petroleum.

Directors of International Power Company include: I. W. Killam (president) Montreal, president Calgary Power Co. Ltd.; Russell D. Bell, Montreal, president Jamaica Public Service Co. Ltd.; G. MacGregor Mitchell, Halifax, director the Royal Bank of Canada; Victor E. Mitchell, K.C., D.C.L., Montreal, director Abitibi Power & Paper Co. Ltd.; W. C. Pitfield, Montreal, director Ottawa Light, Heat & Power Co. Ltd.; John H. Price, Quebec, president Price Bros. & Co. Ltd., director Duke-Price Power Co. Ltd.; His Honor W. D. Ross, Toronto, chairman of board of directors The Porto Rico Railways Co. Ltd., director Bank of Nova Scotia; O. E. Smith, Halifax, president Maritime Telegraph & Telephone Co. Ltd., director Bank of Nova Scotia, and Fred R. Taylor, K. C., D.C.L., Saint John, N.B.

ARENA GARDENS OF TORONTO LIMITED

R. T., Montreal, Que. The two lawsuits in which the Arena Gardens of Toronto, Ltd., was involved with the Toronto Professional Hockey Club, and which ran through the Courts for a period of six or seven years, have now been entirely disposed of; one case by decision of the Supreme Court; and the other case by decision of the Privy Council. The final judgments were in favor of the Arena Gardens, considerably reducing the amounts mentioned in earlier judgments against the Arena Gardens. All of the judgments and all of the expenses, totalling a very considerable sum, have been paid in full.

During the summer season of 1925 the Company spent about $25,000 on increasing the seating capacity of the Arena Gardens and generally improving the building. All of these expenses have been paid out of earnings with

MR. A. L. ELLSWORTH
Elected President of the British American Oil Company, Limited, in succession to Mr. S. R. Parsons, who has become Chairman of the Board of Directors. Mr. Ellsworth was formerly Vice-President. He has been connected with the company for the past twenty years.
—Photo by International Press

the exception of approximately $20,000 temporarily borrowed from the bank which the company claims should be entirely repaid within the next thirty days out of earnings of the present season.

Out of the total original bond issue of $300,000, approximately $50,000 have been redeemed.

The Company has a five-year contract with the Toronto Maple Leaf Professional Hockey Club, members of the National Hockey League, and has also a five-year contract with the Ontario Hockey Association. The first contract runs for five years from July 1st, 1925, and the second runs for five years from July 1st, 1926.

The general situation is very greatly improved, prospects for earnings are better and the building itself is in excellent physical condition.

It is impossible, of course, to estimate how soon preferred dividends may be paid on the $250,000 of preferred stock outstanding. There are arrears of dividends on this preferred stock for over twelve years. The common stock outstanding amounts to $250,000, originally issued as a bonus.

POTPOURRI

A. M., Campbelltown, N.B. *QUEBEC GOLD BELT* is being reorganized into a new company probably to be known as *RUBEO* Mines. The new company will be capitalized at 5,000,000 shares. The holders of Quebec Gold Belt will receive one share of Rubeo for each share of Quebec Gold Belt. The new company in addition to 1,500,000 shares left in its treasury will also have $150,000 in cash with which to undertake development. The properties comprise big acreage and are well located. *HOLLINGER* is making an important increase this year in production. The current price seems to have discounted the benefit to be derived from this.

L. S. C., North Bay, Ont. *NIGHT HAWK PENINSULAR* has been lasted pretty clean of its better grade ore. There is a chance that further development might disclose additional ore. With this thought in mind, the principals are endeavoring to negotiate a deal which would provide funds with which to work. The property has interesting prospective merit and warrants a further extensive exploration program.

(Continued on page 20)

INFORMATION COUPON

This service is confined to yearly subscribers whose names appear on our books

Seekers after information concerning Canadian investments are requested to cut out the address label appearing on the front page of every copy of Saturday Night going to a regular subscriber. Attach to your letter of inquiry the label which bears your name, address and the expiry date of your subscription. Send also a stamped, addressed envelope, as there is only space in Saturday Night for answers to a small percentage of the inquiries coming to this office. As we cannot promise not to print an answer if it seems to us in the public interest, please state in your letter what initials or sobriquet you would like to have us use if the reply is published. Mining inquiries should be written on separate sheets of paper. Telephone inquiries will not be answered. The address label which we ask you to cut out is similar in form to the illustration we give below.

Pickwell F. C.
304 Birks Bldg.,
Winnipeg Man.
Sept 20/28

Gatineau Power Company
5% First Mortgage Gold Bonds
Due June 1, 1956. Principal and half-yearly interest payable in Toronto, Montreal or New York.

Gatineau Power Company owns, or holds through long term Government lease, water power sites with aggregate potential capacity in excess of 700,000 horse-power, of which development of 397,500 horse-power is now under construction. Upon completion of the present development, earnings are estimated at more than $5,400,000, or over 2.85 times interest on all First Mortgage Bonds issuable against this construction.

Price: 97.50 and interest, yielding 5.17%

Fully descriptive circular will be gladly furnished upon request.

Wood, Gundy & Company
Limited
Winnipeg 36 King Street West Montreal
Hamilton Toronto New York
London, Ont. Telephone: Elgin 4321 London, Eng.

NEW ISSUE
Lake St. John Power and Paper Company, Limited
First Mortgage Sinking Fund 6½% 20-Year Bonds
Series "A". Due 1 Feb., 1947
PRICE: 99.50 and Interest.
Descriptive circular on request.
MATTHEWS & COMPANY
Limited
255 Bay St. Bond Dealers TORONTO

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MONTREAL
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Diversification in Investment Is as Necessary as Diversification in Your Crops

The intelligent farmer takes much of the uncertainty of farming today by diversifying his crops. He knows from experience that the successful farmer does not concentrate on any one crop.

The intelligent investor protects his income and safeguards his future in a similar manner through the diversification of his investment.

The selection of suitable investments requires time, knowledge and experience. Most individuals are not equipped to judge the relative merits of investments, and as a result often purchase poor ones.

The forty-three years' experience of this house, with a record of no loss of principal or interest on any investment during this period, has been concentrated on an issue of securities yielding 5½% that are as safe and sound as it is humanly possible to make them. They are safe, because the security back of them is diversified between only Government, Municipal and Provincial Bonds and First Mortgages—all trustee investments in themselves.

The booklet we have prepared, entitled "An Investment Trust," explains this unusual bond in detail. You owe it to yourself to send for a copy without delay.

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The Oldest Bond House in Canada
300 BAY ST. TORONTO

Gentlemen:
Kindly send me a copy of your booklet, "The Investment Trust." I understand this places me under no obligation whatever.

Name .....
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A PURELY CANADIAN NON-TARIFF COMPANY

Federal Fire Insurance Company of Canada

Head Office: FEDERAL BUILDING
Cor. Richmond St. W. and Sheppard St.
TORONTO

W. S. Morden, K.C., President.
Vice-Pres. Chartered Trust & Executor Co.
S. C. Tweed, 1st Vice-President.
President Ontario Equitable Life and Accident Insurance Co.
T. S. Kerr, 2nd Vice-President
Vice-President Harvest Co., Ltd.
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THE CANADA NATIONAL FIRE INSURANCE COMPANY
Head Office: Winnipeg, Man.
TOTAL ASSETS
$2,792,662.00
A CANADIAN COMPANY INVESTING ITS FUNDS IN CANADA.
Application for Agencies invited.
Toronto Office: 24 Adelaide St. W.
W. H. GEORGE
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That First Payment on Your Home

A $5,000 Life Policy, in force for 5 years or more, would probably enable you to borrow enough from us to finance the purchase.

For particulars write, giving your age, to

Home Office:
1 Burnside Place,
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MONTREAL
Insurance LIFE Company
Incorporated 1908 By Act of Parliament

WESTERN
ASSURANCE COMPANY
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Fire — Marine — Automobile — Burglary — Guarantee
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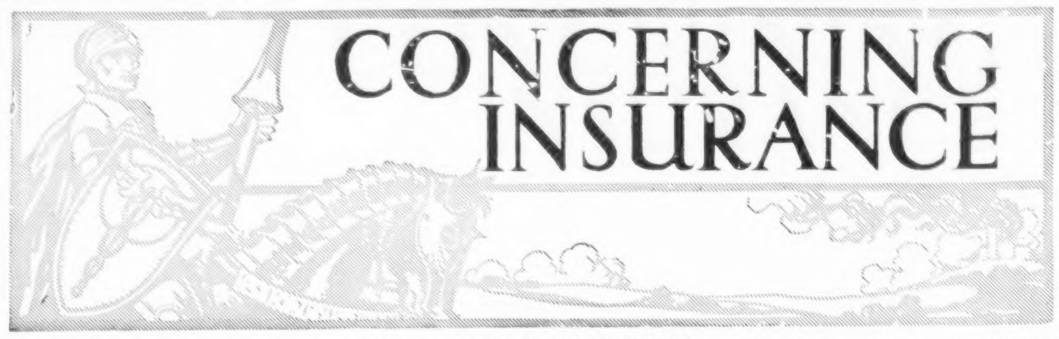
QUEBEC FIRE ASSURANCE CO
A.D. 1818
Security [illegible]
Toronto Agents,
PYKE & THOMPSON
53 Yonge St.

Niagara Fire
Insurance Co.
Incorporated 1850
Assets Dec. 31st, 1925
$20,733,740.97
Full Dominion Deposit
Canadian Department
W. E. FINDLAY, Manager,
MONTREAL

Insurance BROKERS
We solicit enquiries regarding the safe and economical management of your insurance.
Wood, Fleming & Co.
Royal Bank Bldg., Toronto.

NORTHERN
ASSURANCE CO. Limited
of
Aberdeen and London
Established 1836
FIRE — CASUALTY
Head Office for Canada
Northern Building, St. John St.
Montreal.
A. Hurry, Manager
Assets exceed $110,000,000



Increasing Toll of Accidents Shows Growing Need of Insurance

IN THE annual report of the Ontario Safety League for the year 1926 appears the following tabulation showing the fatal and non-fatal accidents in Ontario for the year in comparison with those of the previous year, as follows:

Cause	1925 Fatal	1925 Non-Fatal	1926 Fatal	1926 Non-Fatal
Automobiles, Trucks, Motor Cycles, Bus	298	3,912	298	4,111
Drownings	307	321	297	348
Falls	146	1,640	182	2,071
Railroad	79	155	137	185
Fires	60	206	58	195
Burns, Scalds	71	224	69	202
Asphyxia	45	149	23	151
Horse Vehicle	34	393	28	280
Firearms	36	126	28	96
Struck by Falling or Flying Object	37	316	30	373
Machinery	13	358	17	398
Injured by Animals	27	288	24	316
Street Cars	23	115	22	101
Crushed	30	61	27	77
Poisoning	13	47	28	89
Electrocution	24	35	24	28
Explosion	9	115	14	103
Strangulation, Suffocation, Shock	22	10	16	6
Elevator	7	25	8	45
Septic Poisoning	27	38	35	42
Bicycle	11	146	11	155
Cave-in	7	28	5	17
Struck Object Moving or Stationary	5	44	3	46
Injured in Collisions	7	61	4	89
Injured in Athletic [illegible] Sports etc.		201	7	268
[illegible]	8		8	11
Injured by Farm Implements	7	27		31
[illegible]	13	22	9	22
Coasting, Skating	2	128	7	111
[illegible] Work (no particulars)		62	8	89
Injured by Cutting and Piercing		218	1	321
Swallowed Foreign Object	1	11	5	29
Injured at Play	2	6		13
Contusions, Sprains etc.	1	271	2	301
Hand and Foot Injuries		110		299
Mine Injuries	30	32	20	27
Swimming, Bathing, Diving	8	42	1	10
Injured by Compressed Air	1		2	6
[illegible]	2	10		2
Injured by Fire-crackers	1	22	1	19
Ice Boat				5
[illegible] Object	27	315	30	378
	2,109	9,972	1,451	11,341

Increased Automobile Production in Canada

DURING 1926 the production of automobiles in Canada reached a new high record of 205,116 units, an increase of 26 per cent. over 1925. The year's output included 68,095 sedans and coaches, 14,282 coupes, 61,172 touring cars, 8,555 runabouts, 21,780 chassis, 29,365 trucks and 153 taxicabs or buses.

Throws Out Bill to Permit Toronto School Board to Carry Its Own Insurance

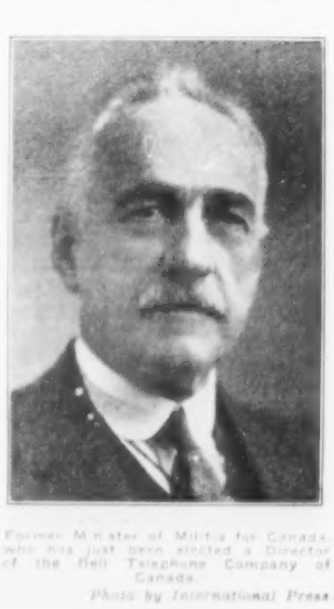
A BILL to empower the Toronto Board of Education to establish an insurance fund for the purpose of carrying its own insurance was defeated by the Private Bills Committee of the Ontario Legislature on February 24th by a vote of 28 to 9. The proposal was to put one-twentieth of a mill in the school tax rate and set the amount aside each year to build up a reserve fund for insurance purposes.

Saves Life of Uninsured

[illegible]: "He said he would kiss me or die in the attempt."

Mother: "Well?"

[illegible]: "He has no life insurance and I [illegible] his poor old mother."—*Prudential Home Office News.*



Former Minister of Militia for Canada, who has just been elected a Director of the Bell Telephone Company of Canada.
Photo by International Press.

MARKET FOR INSURANCE STOCKS

	Bid	Ask
Beaver Fire Insurance	$125.00	$150.00
British American Ass-ce.	28.00	
Can. Fire Insurance	96.00	102.00
Capital Life		25.00
Commercial Life	17.00	21.00
Continental Life 20%	40.00	45.00
Crown Life	155.00	
Can. Guar. & Accident	345.00	
Dominion Fire (new)	90.00	100.00
Excelsior Life 20% pd.	65.00	70.00
Great West Life	410.00	450.00
Guarantee Co. of N. A.	210.00	
Manufacturers Life	200.00	
Merchants Cas. fully pd.	27.00	41.50
Merchants Cas. 20% pd.	9.00	14.00
Monarch Life	20.00	35.50
Montreal Life	41.00	
Ontario Equitable Life	26.50	28.00
Security Life 40% pd.	25.00	29.00
Sovereign Life 25% pd.	32.50	35.00
Sun Life	700.00	
Toronto Casualty	30.00	34.00

(These quotations were supplied by A. J. Pattison, Jr. & Co., 210 Bay Street, Toronto, Ont., under date of February 26th. They may now be regarded as approximate.)

Million Dollar Life Policy On Boy of Fifteen

WHAT is known to be the largest coverage ever written on one boy's life was announced recently at the Vash Young testimonial luncheon held at the Hotel McAlpin, New York. Frank E. Campbell, Jr., fifteen-year-old son of Frank E. Campbell of 1970 Broadway, New

J. W. CRAISE, OF REGINA
Manager for Southern Saskatchewan of The Excelsior Life Insurance Co. His District won and will hold the Excelsior Challenge Cup for 1927. This Cup, which has been in competition since 1916, is held for a year by the district which secures the highest amount of paid for business proportionate to allotment, and the winning of the Cup is a most prized honor amongst the Excelsior's Field Force.

York, and student at Riverdale Academy, Yonkers, has taken out insurance for $1,000,000 on the twenty-pay plan naming his father as beneficiary. Including reinsurance companies it took 78 companies to issue the policy, twenty-six of which were the original issuing companies. The policy was issued at standard rates and the largest single policy written was $100,000. Mr. Young's own company, the Equitable Life, took $10,000 of the total. While Mr. Campbell, father of the boy, was named beneficiary, it is announced that a trust agreement is being drawn up to care for the benefits accruing from the policies.

The next highest insurance ever written on a boy's life is that of Jackie Coogan, juvenile motion picture star. Jackie's policy totals $650,000.

Women's Flesh Colored Hose as Life Saver

THAT flesh colored hose, the present style in women's stockings, is a boon to motorists and a genuine life saver is the contention of the president of the Danish Automobile Club. In a recent speech in Copenhagen, the president, as quoted in the German press, averred that even in the night short skirts and thin, flesh colored hose gave such high visibility to feminine pedestrians that it was almost impossible for drivers to fail to see them in time to prevent accidents. He added that if the handful of "old-fashioned women with black stockings and long skirts," still extant in Denmark, did get run over it would be largely their own fault.

Workmen's Compensation Payments in Ontario in 1926

SPEAKING of the accident experience under compensation in Ontario in the past year, R. B. Morley, Gen. Manager Industrial Accident Prevention Associations, cites two recent cases—one, an employee whose thumb was injured while removing nails from lumber and who developed infection from this slight wound, dying within a short time. Another case was that of a worker placing belt dressing on a belt on a drive shaft when the shaft caught his clothing, tearing it completely from his body, breaking two ribs and giving him minor cuts and abrasions.

Mr. Morley says that in 1926 there were 65,916 accidents reported to the Workmen's Compensation Board, as against 60,012 in 1925. The fatal cases increased from 345 in 1925 to 400 in 1926. An investigation of the reports to the Compensation Board shows that a great many more cases have been reported involving medical aid only. From this it appears that many accidents formerly dealt with as first aid cases at the plant are now being reported to the Board for medical aid.

In 1926 the total compensation awarded was $5,821,351.90, or nearly $300,000 more than in 1925. During 1926 silicosis and compressed air or caisson diseases were added by the Board to the list of industrial diseases and very considerable expenditures were made in 1926 in connection with the payment of claims for silicosis.

There has also been a marked increase in the amount paid for medical aid in 1926, the total having been $988,486.70 or slightly over $112,000 more than in 1925. The total medical aid for 1926 amounted to 21% of the benefits awarded by the Board in Schedule 1.

Mr. Morley states that the Accident Prevention Associations formed under Section 101 of the Workmen's Compensation Act plan to continue their work and hope for a continued reduction in the more serious type of accident. Over a period of years, death cases and permanent total and permanent partial disabilities have shown a decrease which, in itself, has encouraged the executive committees of the various Accident Prevention Associations to continue their present plan of campaign.

Looking for a Centenarian Producer

A NEW YORK organization has asked the Dallas Chamber of Commerce to assist in locating one Henry Flomed, aged 106, and father of 34 children, because Pa Flomer, aged 135, is becoming anxious about his boy.

Plain Pluggers Win in Life Insurance Production

SOME of the best writers the insurance business ever produced are just plain pluggers, in the opinion of J. J. Doyle, of the Western and Southern Life. The whole secret of their success is that they are sincere, ambitious and determined and they keep everlastingly at it.

He says: The first part of an interview is usually the hardest; you must persevere to win.

After you survive the first rebuff, you will usually find the prospect beginning to ask questions. The worst is then over and you are fairly started toward the signature.

But you must expect rebuffs and persist until you overcome them.

If a man is not successful in canvassing, it is because his method is wrong, which usually means that he is too easily turned down. You may canvass all day without being *asked* to write an application.

Life insurance must be *sold*, and to sell it you must *stick*.

Next to talking too little comes the habit of talking too much.

Talk enough life insurance to get the signature and the money; that's enough.

You can talk yourself into an application and then talk yourself out of it.

Say everything that *should* be said, not everything that *could* be said.

When you have closed the case get out as soon as you can tactfully do

MAJOR HUME CRONYN, K.C.
President Huron & Erie Mortgage Corporation, who has just been elected a Director of the Bell Telephone Company of Canada.

Why Not Have an Estate Now?

The first payment on a legal reserve life insurance policy creates an **immediate** estate equal to the face value of the policy.

Your ultimate purpose of creating an estate of $10,000, $50,000 or $100,000 by a definite or indefinite date, cannot thereafter be defeated by the casualty of death.

Life insurance is fire proof, thief proof, tax proof, fool proof. Its benefits are secure; its provisions **incontestable.**

In no other way can an estate be created and established by the payment of such a small instalment.

Such an estate can be created **TODAY** by a deposit of from 3% to 5% of the face value of the policy.

SUN LIFE ASSURANCE COMPANY OF CANADA
HEAD OFFICE MONTREAL

There's no place like HOME

Home is the centre of your life—first among your responsibilities. How would it fare with mother and children were you suddenly cut off from the little circle?

Protection with Profit

You can make full provision against such an event.

The Great-West Life Assurance Company
39

Metropolitan Life Insurance Co.

The Company's Canadian Head Office is in Ottawa where its Canadian business east of the Rockies is transacted. Canadian premiums are received, Canadian policies issued and Canadian claims paid in Ottawa.

Canadian Head Office
Ottawa, Canada.

Business Written in Canada in 1925 (More than that of any other company.)	$165,123,047
Insurance in force in Canada, end of 1926 (Largest amount in force in Canada in any company.)	$633,544,780
Policies held by Canadians, end of 1925 (Largest number in force in any company in Canada.)	2,215,742
Paid Canadian Policyholders in 1925	$ 8,540,178
Investments in Canada, at end of 1925	$125,150,919
Invested in Canadian Government and Municipal Bonds	$ 86,743,283

The Independent Order of Foresters
Organized 1874
Issues Twenty Pay Life, Twenty Year Endowment, Health and Accident, Family Protection, Old Age Benefit, Whole Life, and Juvenile Benefit Policies.
Paid in Life Insurance Benefits since Organization $87,000,000
HEAD OFFICE - TORONTO, CANADA

LOW MORTALITY RATE

Never in the history of Canadian life insurance has any company, either old or young, ever a period of five years, had such a favorable mortality experience.
For the year 1925 the actual mortality was
27.20%
of the expected.
Representatives wanted in all districts throughout Alberta and Saskatchewan.
Address—Head Office, Edmonton, or Thomas Murphy, Manager, Canada Bldg., Saskatoon, Sask., or [illegible], Manager, McCallum Hill Bldg., Regina, Sask.

THE COMMERCIAL LIFE ASSURANCE CO. OF CANADA — Sound as the Dominion

MERCHANTS CASUALTY INSURANCE COMPANY
HEAD OFFICE — WATERLOO, ONT.
OPERATING UNDER DOMINION CHARTER
SPECIALIZING IN
ACCIDENT — SICKNESS — AUTOMOBILE
INSURANCE
APPLICATIONS FOR AGENCIES INVITED
LIBERAL CONTRACTS

Insure in one of Canada's oldest and strongest Fire Insurance Companies
Organized in 1862.
The Acadia Fire Insurance Co. of Halifax, N.S.
Liability under all Acadia Policies, guaranteed by the Phoenix Assurance Co., Limited, of London, England.
Montreal Office: 100 St. Francois Xavier St.
J. B. PATERSON, Branch Manager.

The Ocean Accident & Guarantee Corporation, Limited
Canadian Head Office:
Federal Building, Richmond & Sheppard Streets, TORONTO
Accident, Sickness, Liability, Automobile, Plate Glass, Burglary, Guarantee Bonds, Fire, Boiler, Electrical Machinery.
J. A. MINGAY, Manager for Canada
Applications for Agencies Invited

so. Further discussion may lead to licensed company when it comes to

The Mount Royal Assurance Co.
Total Assets $2,200,000
Capital and Surplus of assets over all liabilities 1,284,386
Total Losses Paid 7,700,000
Head Offices: 17 St. John Street, Montreal
P. J. Perrin, Vice-President & General Manager.
H. C. Bourne, Asst. Gen. Manager and Secretary.
H. H. York, Inspector for Ontario.
J. A. Macdonald, Inspector for Ontario.
GENERAL AGENTS
..... Toronto, Ont.
..... Winnipeg, Man.
..... Saskatoon, Sask.
..... Calgary, Alta.
..... Truro, N.S.
..... St. John, N.B.
..... St. John's, Nfld.
A. Burgess, Manager ..... Vancouver, B.C.
...es in Unrepresented Districts Invited.

Mit Genehmigung des Kunstverlags B. Sieber & Co., Berlin. Nach einer Gemälde von Fritz Reiß.

27. Januar 1917.

Beilage der „Illustrirten Zeitung" Nr. 3838 vom 25. Januar 1917.

. UNDERWRITERS
CE COMPANY
$2,000,000 ASSETS $5,000,000
STODDART, General Agents
NEW YORK CITY
RE IN UNITED STATES AND CANADA
NTENDENT FOR CANADA—TORONTO
VINCIAL AGENTS
AMILTON, and BASCOM, TORONTO
VE, HAMILTON and BASCOM
t, Resident Partner, MONTREAL
D and NANTON, Ltd., WINNIPEG
& CO., Ltd., HALIFAX, N. S.
CALKIN, ST. JOHN, N. B.

AY PASSENGERS ASSURANCE CO.
of London, Eng.
Canada
Island
TORONTO Manager, F. H. RUSSELL
BUSINESS TRANSACTED
DENT LIABILITY BURGLARY
NESS EMPLOYERS PLATE GLASS
MOBILE PUBLIC ELEVATOR FIDELITY
Liability TEAMS
AGE DOCTORS, DENTISTS, etc. GUARANTEE
Applications for Agencies Invited

ccident Assurance Co. of Canada
hat Really Insures
Plate Glass, Boiler, Electrical
e, Accident, Sickness, Liability,
Explosion and Sprinkler Leakage
W. A. Barrington, Manager

ENTIAL
Limited, of London, England
RE INSURANCE IN CANADA
XCEED $850,000,000
World. Applications for Agencies Invited.
Manager for Canada
Bldg., WINNIPEG
Branch Manager
McVittie & Shaw, Confederation Life Bldg.

STERN MUTUAL
SSOCIATION
E. WASHINGTON.
ANADA, HAMILTON, ONTARIO.
e Insurance at Cost
s $3,118,764.07
D PAYING AND NON-ASSESSABLE
NCH OFFICES:
Victoria, Edmonton, Saskatoon, Winnipeg,
Halifax and Charlottetown.

ARCH LIFE
RANCE COMPANY
ishes Education For Children.
es Happy Homes.
ides Comfort in Old Age.
ects Business Credits.
ices in principal Canadian Cities

t house or store without Public Liability
ance is in constant financial danger.
FIDELITY
ANCE COMPANY OF CANADA
E. KIRKPATRICK, President.
Street Toronto.

SICKNESS MARINE
LIABILITY HAIL
n
Society
nited
OFFICE
TORONTO
COLIN E. SWORD, Manager for Canada
A British Company Established in 1825 by British Merchants of the Far East.

FIRE AND CASUALTY

A STRONG CANADIAN COMPANY
EXCELSIOR
INSURANCE LIFE COMPANY
Head Office: Toronto, Canada.

circular of the Union Mutual Life Company of Iowa is an attractive one, the fact remains that the company is not licensed to do business in Canada and accordingly has no Government deposit here for the protection of Canadian policyholders so that in case of any disputed claim the Canadian policyholder would have to go to Iowa to try to enforce his claim. This puts a policyholder practically at the mercy of an un-

INFORMATION COUPON

This Service is confined to yearly Subscribers whose names appear on our books

The subscriber can avail himself of the service given on this page under the heading, "Insurance Inquiries," by cutting out the address label which appears on the front page of every copy of Saturday Night going to a regular subscriber, and sending it along with his inquiry.

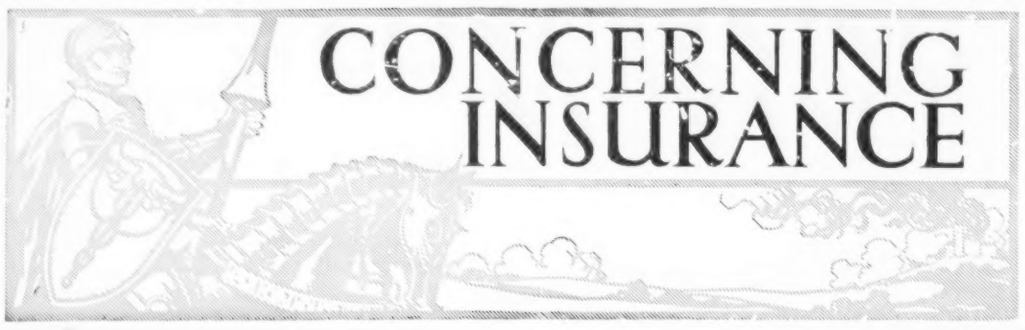
British Northwestern Fire Insurance Company
SECURITY EXCEEDS $98,000,000
Applications for agencies invited.
J. H. RIDDEL, Managing Director
Head Office for Canada TORONTO
E. C. G. JOHNSON, Asst. Manager

A PURELY CANADIAN
NON-TARIFF COMPANY

Federal Fire
Insurance Company
of Canada

Head Office: FEDERAL BUILDIN
Cor. Richmond St. W. and Sheppard
TORONTO

W. S. Morden, K.C., President
Vice-Pres. Chartered Trust & Execut
S. C. Tweed, 1st Vice-President
President Ontario Equitable Life and A
Insurance Co.
T. S. Kerr, 2nd Vice-Preside
Vice-President Harvest Co., Li
Harold W. Magee - Manag
George A. Gordon - Secret
Alan Coatsworth - Treasu
Wilfrid I. Magee - Inspec
Toronto and Ontario Agencies I
DAILY SERVICE—SOUND PROTEC



Why Not Have an Estate Now?

The first payment on a legal reserve life insurance policy creates an **immediate** estate equal to the face value of the policy.

Your ultimate purpose of creating an estate of $10,000, $50,000 or $100,000 by a definite or indefinite date, cannot thereafter be defeated by the casualty of death.

Life insurance is fire proof, thief proof, tax proof, fool proof. Its benefits are secure; its provisions **incontestable.**

In no other way can an estate be created and established by the payment of such a small instalment.

Such an estate can be created **TODAY** by a de-

THE CANADA NATIO
FIRE INSURANCE COMF
Head Office: Winnipeg, M
TOTAL ASSETS
$2,792,662.00
A CANADIAN COMPANY
VESTING ITS FUNDS I
CANADA
Application for Agencies in
Toronto Office: 24 Adelaide S
W. H. GEORGE
Superintendent of Agencie

That
First Paym
on Your Ho
A $5,000 Life Policy
force for 5 years or m
would probably en
you to borrow enc
from us to finance
purchase.
For particulars w
giving your age, to
Home Office:
1 Burnside Place,
Montreal
MONTRE
Insurance LIFE Co
Incorporated 1908 By Act of P

WESTEI
ASSURANCE COMP
Incorporated 1851
Fire — Marine — Autom
Burglary — Guaran
HEAD OFFICE - T

QUEBEC FIRE ASSURANCE CO. A.D. 1818
Security $10,000,000
Toronto Agents,
PYKE & THOMPSO
83 Yonge St.

Niagara F
Insurance C
Incorporated 1850
Assets Dec. 31st, 1
$20,733,740.97
For Canadian Deposit
Canadian Department
W. E. FINDLAY, Mana
MONTREAL

Insuranc
BROKER
We solicit enquiries reg
the safe and economical
agement of your insuran
Wood, Fleming &
Royal Bank Bldg., To

NORTHER
ASSURANCE CO. Limited
of
Aberdeen and London
Established 1836
FIRE — CASUALTY
Head Office for Canada:
Northern Building, St. John St.
Montreal
A. Hurry, Manager
Assets exceed $110,000,000

Former Minister of Militia for Canada, who has just been elected a Director of the Bell Telephone Company of Canada.
Photo by International Press.

MAJOR HUME CRONYN, K.C.
President Huron & Erie Mortgage Corporation, who has just been elected a Director of the Bell Telephone Company of Canada.

Organized in 1862.
The Acadia Fire Insurance Co. of Halifax, N.S.
Liability under all Acadia Policies, guaranteed by the Phoenix Assurance Co., Limited, of London, England.
Montreal Office: 100 St. Francois Xavier St.
J. B. PATERSON, Branch Manager.

The Ocean Accident & Guarantee Corporation, Limited

Canadian Head Office:
Federal Building, Richmond & Sheppard Streets, TORONTO

Accident, Sickness, Liability, Automobile, Plate Glass, Burglary, Guarantee Bonds, Fire, Boiler, Electrical Machinery.

J. A. MINGAY, Manager for Canada
Applications for Agencies Invited

THE Employers' Liability Assurance Corporation, Limited
of London, England

Offices: Toronto—Montreal

Automobile, Accident, Sickness, Liability, Guarantee Bonds, Plate Glass, Burglary, Boiler and Fire.

C. W. I. WOODLAND, General Manager
For Canada and Newfoundland
APPLICATION FOR AGENCIES INVITED

Branches: Winnipeg Calgary Vancouver London Ottawa

The Casualty Company of Canada

HEAD OFFICE TORONTO

Automobile, Plate Glass, Burglary, Fire, Guarantee, Accident and Sickness Insurance

We invite agency correspondence.

COL. A. E. COODERHAM, President. A. W. EASTMURE, Managing Director.

Automobile Insurance

Our policies cover the car when driven by anyone with the owner's consent as well as by the owner himself. That we have built up so large an automobile insurance business causes no surprise to those who know the generous and prompt service we give our policy holders.

We also write Fire, Accident and Life Insurance

Applications for Agencies Invited

The DOMINION of CANADA GUARANTEE & ACCIDENT INSURANCE CO.

HEAD OFFICE, TORONTO

COL. A. E. COODERHAM, President — C. A. WITHERS, Vice-Pres. & Man. Dir. — H. W. FALCONER, Asst. Man. Director

BRANCHES:
Montreal, St. John, Winnipeg, Halifax, Calgary, Ottawa, London, Vancouver.

RE-INSURANCE COMPANY
ROSSIA OF COPENHAGEN
DENMARK

J. H. RIDDEL, Manager — *Head Office for Canada* TORONTO — E. C. G. JOHNSON, Asst. Manager

REED, SHAW & McNAUGHT,
64 WELLINGTON ST. WEST
ONTARIO PROVINCIAL AGENTS

The Protective Association of Canada

ACCIDENT AND SICKNESS INSURANCE CO.
HEAD OFFICE: GRANBY, QUE.

The Only Purely Canadian Company

Issuing Sickness and Accident Insurance to Members of the Masonic Fraternity Exclusively.

Agents in all Principal Cities and Towns in Canada.

E. E. GLEASON, Pres. & Gen. Mgr. — J. G. FULLER, Secy., Asst. Mgr.

NORWICH UNION FIRE INSURANCE SOCIETY LIMITED

ESTABLISHED 1797

TIME TRIED AND FIRE TESTED
MANY KINDS OF INSURANCE WRITTEN

INSURE IN THE NORWICH UNION

ASSETS EXCEED $98,000,000.

EAGLE STAR & BRITISH DOMINIONS INSURANCE COMPANY LTD.
1807
OF LONDON, ENGLAND

J. H. RIDDEL, Manager — *Head Office for Canada* TORONTO — E. C. G. JOHNSON, Asst. Manager

DALE & CO., LTD., *General Agents*, Toronto, Montreal, Halifax

LYMAN ROOT, PRESIDENT & MANAGING DIRECTOR — ROBERT LYNCH STAILING, VICE PRESIDENT & ASSISTANT MANAGING DIRECTOR — F. E. HEYES, SECRETARY

IMPERIAL INSURANCE OFFICE

FORMERLY - IMPERIAL UNDERWRITERS CORPORATION OF CANADA

HEAD OFFICE - TORONTO

FIRE AND CASUALTY

A STRONG CANADIAN COMPANY

EXCELSIOR LIFE INSURANCE COMPANY

Head Office: Toronto, Canada.

so. Further discussion may lead to an argument and you may lose. Countless cases have been lost in this manner.

Make a concise, definite talk, emphasizing a few main features. You can't tell the whole story of the benefits of life insurance at one interview, and even if you could, the prospect would be weary listening to you. The one good punch that goes home is what wins.

INSURANCE INQUIRIES

H. M., Montreal, Que.: Across the line the State of Ohio has the government monopolistic system of workmen's compensation insurance, similar to that existing in Ontario while the State of New York has the competitive system, the insurance companies being allowed to compete for the business. Under the competitive system in New York the worker receives 40 per cent. more compensation for the same injury than does the worker in Ohio. This is one of the things which advocates of a government monopoly of workmen's compensation insurance seem to overlook. Another is the great benefit of competitive accident prevention.

D. S., Sioux Lookout, Ont.: Mill Owners' Mutual Fire Insurance Co. of Iowa was incorporated in 1875 and has been doing business in Canada under Dominion license since 1923. It has a deposit with the Dominion Government of $50,882 and is authorized to transact in this country fire, limited explosion, sprinkler leakage, and tornado insurance. It is safe to insure with for mutual insurance.

E. M., Aylmer, Ont.: The three American mutual fire insurance companies whose policies are sold in Canada by the Canadian Hardware and Implement Underwriters of Winnipeg are regularly licensed by the Dominion Insurance Department and maintain assets in this country in excess of their liabilities here. They are safe to insure with for mutual insurance and enjoy a good reputation for prompt payment of claims. They charge tariff rates, but pay no commissions to agents, securing their business through salaried representatives or inspectors. They return a dividend at the end of each year to their members or policyholders from the surplus remaining after paying losses and expenses on the year's business. The dividend paid on hardware risks is 50 per cent. The Government deposits of the three companies are as follows: Hardware Dealers' Mutual, $160,000; Minnesota Implement Mutual, $163,673; Retail Hardware Mutual, $149,750. The assessment liability of policyholders is one full annual premium.

R. W., Armstrong, B.C.: National Ben Franklin Fire Insurance Co. of Pittsburgh, Pa., is a non-tariff company which is regularly licensed in Canada and which has a deposit with the Dominion Government of $357,977. It is safe to insure with. The Dominion Fire Insurance Co. of Toronto, which is under the same management in Canada, is also a non-tariff company. It has a deposit with the Dominion Government of $100,000. It is safe to insure with.

W. M., Penetang, Ont.: Farmers' Central Mutual Fire Insurance Co., with head office at Walkerton, Ont., has been in business since 1894. It is a purely mutual company and operates on the premium note system. Latest Government figures available are for the year 1925. At the end of that year the total assets were $830,543.13, including $766,464.92 of premium notes. Liabilities, consisting of unearned cash payments, were $23,011.57. Total receipts in 1925 were $123,616.66, while the total disbursements were $117,483.74. Net risks in force at the end of 1925 were 11,506 in number for $34,303,670 of insurance. The company is safe to insure with for the class of mutual insurance which it transacts.

A. W., Edmonton, Alta.: While the circular of the Union Mutual Life Company of Iowa is an attractive one, the fact remains that the company is not licensed to do business in Canada and accordingly has no Government deposit here for the protection of Canadian policyholders, so that in case of any disputed claim the Canadian policyholder would have to go to Iowa to try to enforce his claim. This puts a policyholder practically at the mercy of an unlicensed company when it comes to collecting a claim under a policy. We advise insuring with licensed companies only, as in that case payment of a valid claim can be enforced through the local courts if necessary.

R. M., London, Ont.: The Canadian Woodmen of the World has been in business since 1893, and is regularly licensed by the Dominion Insurance Department as a fraternal benefit society. It has a deposit with the Dominion Government of $13,680 and is authorized to transact life and sickness insurance to the extent covered by its act of incorporation, constitution and laws. It operates on an actuarial basis and maintains the required reserves on its policies, so that you need have no misgiving as to the safety of your insurance with this society. As you have had the policy for some years it would mean a loss to you to drop it. The society showed a surplus in the life insurance or mortuary department at the end of 1925 of $242,745.72, and its act of incorporation provides for distribution of surplus to its policyholders, but we have not heard of any surplus being distributed so far.

P. H. ROOS

A Dominion Life representative operating in the home office territory of Waterloo who, during 1926, had the large personal production of over $1,200,000 of paid for insurance. Until a few years ago Mr. Roos was a Head Office executive of the Dominion Life when he decided to enter the sales organization. Since then his annual production has increased regularly until this past year when he crossed the million mark by a considerable margin.

C. L., Morden, Man.: We note from the circular sent us that the trustees and directors for 1927 of the Universal Life Assurance and Annuity Co. of Winnipeg are M. J. A. M. de la Giclais, Alfred Andrews, Joseph Bernier, W. J. Bulman and Horace Chevrier. The statement of the annuity fund for 1926 over the signature of A. D. Joliffe, Auditor, shows the amount of the fund as $215,434.80, with $14,531.22 as the net interest to be divided among the 1092 annuitants. This makes each annuitant entitled to $13.30, but from this amount $5.00 is deducted as due during 1927 for those who have not paid it, leaving $8.30 to go to each such annuitant. In the circular which is signed by M. J. A. M. de la Giclais, president and manager, under date of January 31st, 1927, appears the following: "The fund invested by annuitants amounts now, as of January 1st, 1927, to $215,434.80, after taking off the amount necessary to pay this year's annuity." Previously, the former manager, Mr. Corbett, sent you an extract of the bylaws, and we beg to point out that according to the contract the only thing we can do is to divide equally between the annuitants the interest arising from the trust fund until the last one dies." What the annuitants are interested in finding out is the ownership of the trust fund which has been built up by setting aside for that purpose $3.50 out of every $5.00 paid in by them. If the fund is held in trust for the annuitants it will mean a handsome sum for them when it is finally distributed. It is well worth their time and effort to find out what their rights under law or equity are in this fund built up from their contributions.

INFORMATION COUPON

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The Mount Royal Assurance Co.

Total Assets	$2,200,000
Capital and Surplus of assets over all liabilities	1,284,386
Total Losses Paid	7,700,000

Head Offices: 17 St. John Street, Montreal

P. J. Perrin, Vice-President & General Manager.
H. C. Bourne, Asst. Gen. Manager and Secretary.
H. H. York, Inspector for Ontario.
J. A. Macdonald, Inspector for Ontario.

GENERAL AGENTS

Shaw & Begg, Limited	Toronto, Ont.
C. H. McFadyen & Co., Limited	Winnipeg, Man.
Butler Byers Bros., Limited	Saskatoon, Sask.
James O. Miller & Co., Limited	Calgary, Alta.
Central Agencies, Limited	Truro, N.S.
Machum & Foster	St. John, N.B.
Dale & Co., Limited	St. John's, Nfld.
British Columbia Branch, F. A. Burgess, Manager	Vancouver, B.C.

Applications for Agencies in Unrepresented Districts Invited.

NEW YORK UNDERWRITERS INSURANCE COMPANY

CAPITAL—FULLY PAID $2,000,000 ASSETS $5,000,000

A. & J. H. STODDART, General Agents

100 WILLIAM STREET NEW YORK CITY

RISKS BOUND EVERYWHERE IN UNITED STATES AND CANADA

H. A. JOSELIN, SUPERINTENDENT FOR CANADA—TORONTO

PROVINCIAL AGENTS

MURPHY, LOVE, HAMILTON, and BASCOM, TORONTO
MURPHY, LOVE, HAMILTON and BASCOM
R. Y. HUNTER, Resident Partner, MONTREAL
OSLER, HAMMOND and NANTON, Ltd., WINNIPEG
ALFRED J. BELL & CO., Ltd., HALIFAX, N. S.
WHITE & CALKIN, ST. JOHN, N. B.

THE OLDEST ACCIDENT OFFICE IN THE WORLD

At once the oldest and most modern Accident Insurance Company in the World.

RAILWAY PASSENGERS ASSURANCE CO.
of London, Eng.

Head Office for Canada and Newfoundland TORONTO Manager, F. H. RUSSELL

BUSINESS TRANSACTED

ACCIDENT	LIABILITY	BURGLARY
SICKNESS	EMPLOYERS	PLATE GLASS
AUTOMOBILE "All risks"	PUBLIC	FIDELITY
BAGGAGE	ELEVATOR	GUARANTEE
	TEAMS	
	DOCTORS, DENTISTS, etc.	

Applications for Agencies Invited

THE General Accident Assurance Co. of Canada

Insurance that Really Insures

Automobile, Burglary, Plate Glass, Boiler, Electrical Machinery, Guarantee, Accident, Sickness, Liability, (all lines), Fire, Hail, Explosion and Sprinkler Leakage

Thos. H. Hall Managing Director — W. A. Barrington, Manager

PRUDENTIAL

Assurance Company Limited, of London, England

LICENSED FOR FIRE INSURANCE IN CANADA

ASSETS EXCEED $850,000,000

Largest Composite Office in the World. Applications for Agencies Invited.

Head Office for Canada: 10 St. John St., MONTREAL
Kenneth Thom, Manager for Canada.
North West Branch: Huron & Erie Bldg., WINNIPEG
Fred W. Pace, Branch Manager.
Toronto Agents: Messrs. Parkes, McVittie & Shaw, Confederation Life Bldg.

NORTHWESTERN MUTUAL FIRE ASSOCIATION

SEATTLE, WASHINGTON.

HEAD OFFICE FOR CANADA, HAMILTON, ONTARIO.

Writing Fire Insurance at Cost
Assets $3,118,764.07

ALL POLICIES DIVIDEND PAYING AND NON-ASSESSABLE

BRANCH OFFICES:
Toronto, Ottawa, Vancouver, Victoria, Edmonton, Saskatoon, Winnipeg, Montreal, St. John, Halifax and Charlottetown.

The MONARCH LIFE ASSURANCE COMPANY

Furnishes Education For Children.
Makes Happy Homes.
Provides Comfort in Old Age.
Protects Business Credits.

Offices in principal Canadian Cities.

WE WILL INSURE YOU

An apartment house or store without Public Liability Insurance is in constant financial danger.

FIDELITY INSURANCE COMPANY OF CANADA

A. E. KIRKPATRICK, President.
36 Toronto Street Toronto.

FIRE ACCIDENT AUTOMOBILE SICKNESS LIABILITY MARINE HAIL

Union Insurance Society of Canton, Limited

CANADIAN HEAD OFFICE
TORONTO

COLIN E. SWORD, Manager for Canada

A British Company Established in 1835 by British Merchants of the Far East.

British Northwestern Fire Insurance Company

SECURITY EXCEEDS $98,000,000

Applications for agencies invited.

J. H. RIDDEL, *Managing Director* — *Head Office for Canada* TORONTO — E. C. G. JOHNSON, *Asst. Manager*

A Bird's Eye View

Bell Telephone Company's New Rates

A NEW scale of charges for business and residential telephones in Ontario and Quebec that will add approximately $2,000,000 to the annual revenues of the Bell Telephoe Company of Canada has been granted by the Dominion Board of Railway Commissioners. The company sought to obtain a yearly increase in earnings of $2,750,000. the new rates are effective March 1.

Generally speaking, higher rates become operative in Montreal, Toronto, Ottawa, Hamilton, and other centres. The rates differ according to groups which are indicated in the following table, which is for wall telephones only. Rates for desk telephones under the present rates are 21 cents a month higher than wall telephones. Under the new rate they will be 20 cents higher than wall telephones, a reduction of one cent.

Rates per Month	New Rate Business	New Rate Residence	Old Rate Business	Old Rate Residence
GROUP 1				
One-party line	$7.00	$3.25	$5.13	$3.08
Two-party line	$6.00	$2.75	$4.31	$2.46
Extension station	$1.05	.80	$1.03	$1.03

This group comprises Montreal and Toronto. (No telephones are included in Group 2.)

Rates per Month	New Rate Business	New Rate Residence	Old Rate Business	Old Rate Residence
GROUP 3				
One-party line	$5.50	$3.10	$4.62	$3.08
Two-party line	$3.25	$3.00	$3.03	$3.08
Rural party line	$3.25	$3.00	$3.03	$3.03
Extension station	$1.05	.80	$1.03	$1.03

This group comprises Hamilton and Ottawa.

Rates per Month	New Rate Business	New Rate Residence	Old Rate Business	Old Rate Residence
GROUP 4				
One-party line	$4.75	$3.00	$4.62	$2.57
Two-party line	$4.00	$2.50	$3.08	$2.05
Rural party line	$2.85	$2.60	$2.57	$2.57
Extension station	$1.05	.80	$1.03	$1.03

(Old rate given above is for London. Windsor was $3.08 for one-party business and $2.46 for two-party business.)

This group comprises London, Quebec and Windsor.

Rates per Month	New Rate Business	New Rate Residence	Old Rate Business	Old Rate Residence
GROUP 5				
One-party line	$4.25	$2.75	$3.59	$2.57
Two-party line	$3.50	$2.25	$2.88	$2.05
Rural party line	$2.50	$2.25	$2.57	$2.57
Extension station	.80	.55	$1.03	$1.03

This group comprises Brantford, Kitchener, Waterloo, St. Catharines, Port Dalhousie and Thorold.

Rates per Month	New Rate Business	New Rate Residence	Old Rate Business	Old Rate Residence
GROUP 6				
One-party line	$3.75	$2.50	$3.08	$2.57
Two-party line	$3.00	$2.00	$2.46	$2.05
Rural party line	$2.25	$2.00	$2.05	$2.05
Extension station	.80	.55	$1.03	$1.03

This group comprises Belleville, Chatham, Galt, Guelph, Kingston, Niagara Falls, North Bay, Oshawa, Owen Sound, Peterboro', Sarnia, Sault Ste. Marie, Stratford, Sudbury, Copper Cliff, St. Thomas, Welland, Ridgeville.

Rates per Month	New Rate Business	New Rate Residence	Old Rate Business	Old Rate Residence
GROUP 7				
One-party line	$3.25	$2.25	$2.57	$2.05
Two-party line	$2.50	$1.85	$2.05	$1.85
Rural party line	$2.10	$1.85	$2.05	$2.05
Extension station	.80	.55	$1.03	$1.03

This group comprises Barrie, Brampton, Brockville, Collingwood, Duntroon, Cornwall, Grimsby, Winona, Leamington, Lindsay, Midland, New Toronto, Islington, Oakville, Orillia, Pembroke, Port Colborne, Port Credit, Cooksville, Streetsville, Clarkson, Simcoe, Smith's Falls, Tillsonburg, Brownsville, Weston, Woodstock.

Rates per Month	New Rate Business	New Rate Residence	Old Rate Business	Old Rate Residence
GROUP 8				
One-party line	$2.75	$2.05	$2.57	$2.05
Two-party line	$2.25	$1.85	$2.05	$1.85
Rural party line	$1.90	$1.65	$2.05	$2.05
Extension station	.80	.55	$1.03	$1.03

This group comprises Almonte, Amherstburg, Beamsville, Vineland, Blenheim, Bowmanville, Burlington, Campbellford, Carleton Place, Chesley, Clinton, Cobourg, Creemore, Drayton, Dresden, Dundalk, Dundas, Elmira, Essex, Exeter, Crediton, Fergus, Gananoque, Georgetown, Goderich, Kemptville, Kingsville, Listowel, Lynden, St. George, Markdale, Meaford, Milton, Mitchell, Napanee, Newmarket, Orangeville, Paris, Parry Sound, Perth, Petrolea, Picton, Port Hope, Port Perry, Preston, Renfrew, Ridgetown, Rodney, West Lorne, Seaforth, Shelburne, Smithville, Wainfleet, Wellandport, Stayner, Stirling, St. Mary's, Thornbury, Tilbury, Merlin, Trenton, Walkerton, Cargill, Wallaceburg, Watford, Alvinston, Whitby, Wingham.

Rates per Month	New Rate Business	New Rate Residence	Old Rate Business	Old Rate Residence
GROUP 9				
One-party line	$2.50	$2.05	$2.05	$2.05
Two-party line	$2.00	$1.85	$1.85	$1.85
Rural party line	$1.90	$1.65	$1.54	$1.54
Extension station	.80	.55	$1.03	$1.03

This group comprises Acton, Ailsa Craig, Alexandria, Alfred, Agincourt, Alliston, Ancaster, Arnprior, Arthur, Atwood, Aurora, Avonmore, Ayr, Ayton, Beaverton, Bedford, Beeton, Blind River, Bobcaygeon, Bracebridge, Bradford, Brechin, Brighton, Bronte, Bruce Mines, Burford, Burk's Falls, Cannington, Cardinal, Casselman, Chatsworth, Chesterville, Clifford, Cobden, Coboconk, Colborne, Comber, Cookstown, Lefroy, Deseronto, Douglas, Durham, Dutton, Elora, Embro, Farran's Point, Fenelon Falls, Finch, Flesherton, Freelton, Gilmour, Glencoe, Gravenhurst, Hanson, Hanover, Harriston, Harrow, Harrowsmith, Sydenham, Hastings, Havelock, Hawkesbury, Hensall, Hepworth, Hespeler, Holstein, Hudson, Huntsville, Inglewood, Iroquois, Kirkfield, Lakefield, Lanark, Lancaster, L'Orignal, Lucan, Lucknow, Madoc, Marlbank, Marmora, Massey, Mattawa, Maxville, Merrickville, Millbridge, Morrisburg, Mount Forest, Nairn Centre, Neustadt, Newburg, New Dundee, New Hamburg, Niagara-on-the-Lake, North Gower, Norwich, Norwood, Oil Springs, Omemee, Otterville, Pakenham, Palmerston, Parkhill, Penetanguishene, Plantagenet, Plattsville, Portland, Port Elgin, Port McNicoll, Powassan, Prescott, Richmond Hill, Thornhill, Rockland, Clarence Creek, Russell, Embrun, Scarboro, Severn Bridge, Southampton, South Mountain, Spanish, Strathroy, Sturgeon Falls, Sturgeon Point, Sundridge, Roche's Point, Tavistock, Tecumseh, Tara, Thessalon, Tweed, Uttersen, Vankleek Hill, Waterdown, Waubaushene, Webbwood, Wellington, Wheatley, Wiarton, Willowdale, Winchester, Wolfe Island, Woodville, Worthington.

Spring Prospects for Building Excellent

CONSTRUCTION contracts awarded in all the cities, towns, villages and rural districts throughout Canada during February, according to figures compiled by MacLean Building Reports, Ltd. totalled $19,516,700 compared with $16,771,800 in January and $13,477,000 in February 1926. The total for the first two months of 1927, $36,288,500, is an increase of 38.8 per cent. over the awards for the same period of 1926. This large increase so early in the year is attributed not only to the very favorable winter building season in some portions of the country, but also to the better tone of general business which is expected to be maintained throughout the year.

Estimated value of construction for the past month, divided into sections, shows Ontario in the lead with a total of $9,725,500, which is 49.9 per cent. of the aggregate for all divisions. Quebec Province followed, having a total of $7,006,700 or 35.9 per cent. of all construction. In the Prairie Provinces awards to the value of $1,265,500 were let or 6.4 per cent.; British Columbia, $1,098,500, or 5.6 per cent., and the Maritimes $429,500, or 2.2 per cent.

Awards in the business buildings classifications were let to the value of $10,661,200 or 54.6 per cent.; residential work $4,777,900 or 24.5 per cent.; engineering $3,515,000 or 18 per cent. and industrial $562,600 or 2.9 per cent.

For the year to date the records show that in dollar value the majority of the work was undertaken in the Province of Ontario, the total being $14,081,900 or 38.8 per cent. Quebec accounted for $10,891,900 worth of construction or 30 per cent.; Prairie Provinces $7,609,600 or 21 per cent.; British Columbia, $3,181,900 or 8.7 per cent. and the Maritimes $523,200 or 1.5 per cent.

By classifications 44.2 per cent. of construction for the two months period is listed as business buildings with a total of $16,048,900. Residential work accounts for 22.6 per cent. or $8,183,800; industrial $7,185,100 or 19.8 per cent.; public works and utilities $4,870,700 or 13.4 per cent.

Contemplated new work, for which plans are being prepared has been reported in exceptionally large volume since the beginning of the year, the total for the year to date being $159,314,400. This is more than double the total for the first two months of 1926 and is indicative of a construction year well above the average.

First Mortgage Real Estate Bonds

MANY people are finding that well chosen First Mortgage real estate bonds are returning them a worth while income yield and many others are paying a good deal of attention to this type of bond, but do not invest because they are unable to separate "the sheep from the goats", that is, to decide which are safest for them to purchase. Just for their benefit it may be well to emphasize that there are three main points about the property securing a first mortgage bond which they should study: first, the *need* for the proposed building, which has a direct relationship to the prospect of renting; second, the *location*, which is also of first importance for the same reason; and third, the *appraisal* of the land and building. At the same time it might be well to point out that as the small investor is often not in a position to study such matters closely, he should pay all the more attention to the reputation, financial strength and experience of the issuing Bond house.

A First Mortgage real estate bond is simply a part of any ordinary closed first mortgage against a piece of real estate, preferably improved, well-located and with a potential earning power.

That being the case it would seem

MR. JEAN LaFONTAINE
Who has been appointed Assistant Supervisor of the Group Department at the Head Office of the Sun Life Assurance Company of Canada.

Investment Optimism

Bond prices in Canada are now on an approximate parity with prices prevailing before the war.

Standard stocks, on the average are higher than at any time in the history of the Dominion.

Has the striking advance in our financial markets in the past two years been overdone or has it a substantial foundation?

You have decisions to make as an investor. The concise analysis of financial and commercial conditions in Canada appearing in the February issue of our Review can be of real assistance to you. A copy will be mailed upon request.

Write to Dept. 6

Greenshields & Co

Members Montreal Stock Exchange

Montreal: 17 St. John Street
also Mount Royal Hotel Building

QUEBEC 80 St. Peter St. OTTAWA 16 Elgin St. TORONTO 14 King St. E.

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The Bell Telephone Company of Canada

COMPARATIVE INCOME STATEMENT

FOR THE YEARS 1925 AND 1926

	1926	1925	Increase
Telephone Operating Revenues	$28,460,923.25	$26,168,977.42	$ 2,291,945.83
Telephone Operating Expenses	23,486,142.76	20,271,030.75	3,215,112.01
Net Telephone Operating Revenues	$ 4,974,780.49	$ 5,897,946.67	$ *923,166.18
Deductions:			
Uncollectible Operating Revenues	$ 143,074.80	$ 114,686.37	$ 28,388.43
Taxes Assignable to Operations	1,084,000.00	1,091,056.00	*7,056.00
Total Deductions from Operating Revenues	$ 1,227,074.80	$ 1,205,742.37	$ 21,332.43
Operating Income	$ 3,747,705.69	$ 4,692,204.30	$ *944,498.61
Net Non-Operating Revenues	633,876.68	787,900.61	*154,023.93
Total Gross Income	$ 4,381,582.37	$ 5,480,107.91	$*1,098,524.54
Deductions:			
Rent and Miscellaneous	$ [illegible]	$ 314,088.99	$ 9,647.05
Bond and Other Interest	[illegible]	1,485,565.04	306,405.22
Total Deductions from Gross Income	$ [illegible]	$ 1,799,654.03	$ 316,052.27
Balance Net Income	$ 2,265,876.07	$ 3,680,453.88	$*1,414,577.81
Dividends	3,906,802.93	3,889,166.20	17,636.73
Debit Charged to Corporate Surplus	$ 1,640,926.86	$ 8,712.32	$ 1,632,214.27

*Decrease.

BALANCE SHEET—DECEMBER 31, 1926

ASSETS

Fixed Capital (Including Construction Work in Progress):		
Intangible Capital	$ 76,812.20	
Land and Buildings	9,812,353.27	
Telephone Plant and Equipment	102,989,524.58	
General Equipment	1,927,779.81	
		$114,806,468.86
Investment Securities		2,879,627.01
Total Permanent and Long Term Investments		$117,686,095.87
Working Assets:		
Cash and Deposits	$ 414,294.78	
Marketable Securities (Dom. Govt. Bonds)	1,152,191.20	
Bills Receivable	19,851.60	
Accounts Receivable	1,125,524.56	
Materials and Supplies	746,631.22	
		3,458,493.36
Accrued Income not Due		42,650.79
Deferred Debit Items:		
Prepayments	$ 168,979.06	
Unamortized Debt Discount and Expense	1,371,489.60	
Plant Inventory and Appraisal (Unapportioned)	276,556.67	
Other Deferred Debit Items	37,428.72	
		1,854,454.05
Total Assets		$123,041,694.07

LIABILITIES

Capital Stock:		
Common Stock		$49,098,400.00
Bonds—1955, 5%, Series "A"		30,000,000.00
Loans from Bank		6,000,000.00
Working Liabilities:		
Accounts Payable		2,529,840.40
Accrued Liabilities not Due		1,716,412.25
Deferred Credit Items:		
Liability for Employees' Benefit Fund	$ 911,777.98	
Other Deferred Credit Items	29,570.32	
		941,348.30
Employees' Stock Plan—Stock Instalments		1,423,178.81
Reserve for Accrued Depreciation		25,883,116.08
Reserve for Amortization of Intangible Capital		38,357.12
Premiums on Capital Stock		1,879,172.97
Corporate Surplus		3,549,867.64
Total Liabilities		$123,041,694.07

Penmans Limited

Corporate Office, Montreal, Que.
General Offices, Paris, Ont.

MILLS AT
Paris, Ont. Brantford, Ont., Waterford, Ont., Almonte, Ont., Coaticook, Que., London, Ont., St. Hyacinthe, Que.

ANNUAL REPORT

For the Year Ending 31st December, 1926

Submitted at the Twenty-first Annual meeting Held on the Seventh day of March, 1927.

PROFIT AND LOSS ACCOUNT
For the Year ending 31st December, 1926.

Gross Trading Profits for year ending 31st Dec., 1926		$ 695,537.47
DEDUCT		
Interest on Bonds	$100,000.00	
Reserve for Depreciation on Plant	100,000.00	
Reserve for Income Tax	35,000.00	
Bad Debts written off	18,459.83	
		$ 253,459.83
Net Earnings for the year 1926		$ 442,077.64
DISBURSEMENTS		
Preferred Dividend 6%	$ 64,500.00	
Common Dividend 8%	172,048.00	
Common Bonus 2%	43,012.00	
		$ 279,560.00
Surplus for the year		162,517.64
Brought forward from 31st December, 1925		1,384,737.45
		1,547,255.09
Less Bond Discount and Expense		112,659.56
Balance at Credit Profit and Loss Account		$1,434,595.53

GENERAL STATEMENT
As at the 31st December, 1926.

ASSETS

FIXED		
Comprising Real Estate, Buildings, Plant, Dwelling Houses, Water Powers, etc.—Less Depreciation		$3,983,465.24
Goodwill, Trade Marks, etc.		1.00
CURRENT		
Cash on hand and in Bank	$ 85,612.77	
Accounts Receivable	1,059,390.19	
Bills Receivable	16,221.84	
Deferred Charges	15,330.75	
Inventory of Raw and Manufactured Stock	2,496,174.91	
Investments	10,050.00	
Total Current Assets		$3,682,780.46
		$7,666,246.70

LIABILITIES

CAPITAL		
Authorized, Preferred	$1,500,000.00	
Common	2,500,000.00	
	4,000,000.00	
Issued, Preferred	1,075,000.00	
Common	2,150,600.00	
		$3,225,600.00
FIVE AND ONE-HALF PER CENT. (5½%) FIRST MORTGAGE SINKING FUND BONDS, DUE 1st NOVEMBER, 1951		2,000,000.00
Reserve Account		742,046.40
CURRENT LIABILITIES		
Unclaimed Dividends	173.47	
Accounts Payable	181,370.60	
Reserve for Income Tax	35,000.00	
Wages	47,460.70	
Total Current Liabilities		$ 264,004.77
Surplus—Balance Profit and Loss Account		1,434,595.53
		$7,666,246.70

INDIRECT LIABILITIES
Customers' Paper under Discount, $134,102.66.

C. B. GORDON, President.
JOHN P. BLACK, Director.

We certify that we have audited the Books and Accounts of Penmans Limited for the year ended December 31, 1926, and have been furnished with vouchers for all expenditures.

We have obtained all the information and explanations that we have required, and in our opinion the Balance Sheet herewith is properly drawn up so as to exhibit a true and correct view of the state of the Company's affairs according to the best of our information and the explanations given to us, and as shown by the books of the Company.

C. S. SCOTT & Co., Auditors,
Hamilton, February 9th, 1927. per C. A. Scott, F.C.A.

FIFTEENTH ANNUAL REPORT
OF

The Sterling Trusts Corporation

Head Office: 10-12 King Street, TORONTO **Branch: REGINA, SASK.**

DIRECTORS AND OFFICERS
W. H. WARDROPE, K.C., *President*, Hamilton, Ont.
Vice-Presidents
A. W. BRIGGS, K.C., CHARLES BAUCKHAM, NORMAN SOMMERVILLE, K.C.

DR. J. W. RUTHERFORD, M.P., NICOL JEFFREY, K.C., H. P. KENNEDY,
JOHN HALLAM, J. W. SCOTT, W. A. BOYS, K.C., M.P., J. H. MONTGOMERY.

CHARLES BAUCKHAM, *Managing Director* JAMES R. LOVATT, *Secretary*
WM. C. McBRIEN, *Manager Real Estate Department* LORNE JOHNSON, *Manager Regina Branch*

BALANCE SHEET AS AT DECEMBER 31st, 1926

ASSETS

Capital			
Book Value of Real Estate:			
Office Building, Regina	$ 110,000.00		
Less Mortgage thereon	36,283.87		
	$ 73,716.13		
Real Estate held for sale	5,254.59		
	$ 78,970.72		
Office Furniture, Fixtures, etc., less Depreciation	4,633.36		
Mortgages and Agreements Receivable—Net			
Principal		$386,886.43	
Interest, Due and Accrued		16,863.19	
	403,749.62		
Loans on Corporation's own shares	25,792.10		
Loans on other securities	6,371.60		
Advances to Estates, Trusts and Agency Account	111,536.63		
Fees, Commissions and Accounts Receivable	11,228.37		
Cash on Hand and in Banks	64,918.25		
	$ 707,200.65		
Guaranteed Trust			
Mortgages:			
Principal		$27,350.10	
Interest Accrued		213.54	
		$27,563.64	
Provincial and Municipal Bonds, at cost and Accrued Interest		$16,346.52	
Cash on Hand and in Banks		12,976.74	
	56,886.90		
Estates, Trusts and Agency			
Inventory Value of Assets under Administration		$6,380,612.74	
Cash on Hand and in Banks		51,441.01	
	6,432,053.75		
Total	$7,196,141.30		

LIABILITIES

Capital		
Capital Stock:		
Authorized, 10,000 shares of $100.00 each		$1,000,000.00
Issued, 8,428 shares of $100.00 each on which there has been paid		582,798.27
Reserve Fund		90,000.00
Accounts Payable		3,361.85
Dividend Payable		17,492.74
Deferred Profits Reserve		2,996.46
Reserve for Income War Tax, 1926 (Estimated)		3,100.35
Profit and Loss		7,450.98
		$ 707,200.65
Guaranteed Trust		
Guaranteed Investment Receipts	$31,922.46	
Interest Accrued and Unpaid—Guaranteed Investment Receipts	457.25	
Deposits bearing Interest	24,507.19	
		56,886.90
Estates, Trusts and Agency		
Amount due on Realization		6,432,053.75
Total		$7,196,141.30

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED DECEMBER 31ST, 1926

Dividends paid to Shareholders	$ 34,875.32	Balance as at December 31, 1925	$ 9,359.58
Dominion, Provincial and Business Taxes	6,581.14	Add Net Profit for the year after deducting Management Expenses, etc.	54,547.86
Transfer to Reserve Fund	15,000.00		
Balance as at December 31, 1926	7,450.98		
Total	$ 63,907.44	Total	$ 63,907.44

AUDITOR'S CERTIFICATE

We have audited the books and accounts of The Sterling Trusts Corporation maintained at Toronto and Regina and have prepared therefrom the appended Capital and Guaranteed Trust Balance Sheets, which, in our opinion, are properly drawn up so as to exhibit a true and correct view of the financial position of the Corporation as at December 31, 1926.

We have verified the Cash in Banks and on Hand and have satisfied ourselves as to the Corporation's interest in the various investments.

PEAT, MARWICK, MITCHELL & CO.,
Chartered Accountants

THE LATE J. GORDON McINTOSH

Whose funeral in London, Ont., on Feb. 21st was marked by evidences of general esteem and regret at his demise, had been with Robinson, Little & Co., Limited, for 46 years. He went west in 1908, when the company opened its Winnipeg branch as vice-president and western manager. Mr. McIntosh was closely associated with the Winnipeg Board of Trade and other organizations for many years. Of recent years he has been in London, where the business with which he had been so long associated, engrossed most of his energies. The pallbearers were Col. C. E. H. Fisher, J. Percy Moore, M.P.P., George Ellis, and the following, representing Robinson, Little & Co.: W. J. Nicholson, W. R. Grant and B. N. Hanna. He is survived by his widow, Wilhelmina Butler, and two sisters.

the part of prudence to have the mortgage which is the security for such a bond issue, and indeed the bonds themselves, resemble as closely as possible, an ordinary First Mortgage. This oldest of all forms of security for moneys, is now a more or less standardized document, perfected through years and years of experience, and should be closely adhered to.

The first aim of any mortgage is to make the loan secure or safe, and this is done by careful attention to,

1. Term—The term of the mortgage has a direct relation to depreciation, and to changing conditions both of construction and of the locality in which the building is situated. Unless these conditions can be foreseen beyond a decade a First Mortgage real estate bond of ten years term or under is preferable to the longer maturity.

2. Repayment of Principal— This is also important, and if it can be arranged that a reasonable amount of principal is paid yearly, such an arrangement would improve the security and add to its desirability as an investment.

Insurance on the mortgaged properties is looked after by the trustees or by the issuing house and in many cases the properties are also *supervised*, to see that they are kept in a proper state of repair and that desirable and satisfied tenants occupy the premises. These are all important points on which an intending investor should satisfy himself before making his investment.

More Economy Wanted

A TEN per cent. reduction in the levy payable under the present Federal Income Tax Act as proposed in the new budget, constituted the principal event of financial interest last week, said Greenshields & Co., Montreal, in their market letter of February 24th. The reduction will be popular. Less popular but more appealing to sound financial opinion would have been a reduction in the proposed expenditures for government services with a view to making available larger surpluses for the reduction of the war debt. Buoyant government revenues are tending to neutralize recent efforts towards greater economy.

Possible New Issues of Canadian Pacific, Bell Telephone and Shawinigan

C. P. R. has crossed 190 for the first time since the autumn of 1915, and Bell Telephone has crossed 150 for the first time since the autumn of 1916. The movement in C. P. R. was apparently entirely of New York origin and could be regarded partly as a reflection of general strength in the rail section of the New York market and partly as an outside expression of confidence in Canadian conditions.

Since 1913, C. P. R.'s financing has been done entirely by the issue of notes, debenture stock or preferred stock in contrast with the prevailing policy before that of having a substantial proportion of new capital provided by the holders of the ordinary stock. Comparisons of the position of the company in respect to capital obligations as of December, 1925, and June, 1914, are presented below:

	1925	1914
Bonds, Notes, etc.	$317,786,578	$242,519,116
Preferred Stock	100,148,587	78,224,673
Total	$417,935,115	$320,743,789
Increase—$97,191,326		
Ordinary stock	$260,000,000	$260,000,000
No change		

With C. P. R. now selling around 190 it is obvious that the opportunity is again offered of reverting to new issues of ordinary stock for the financing of additional capital requirements and thus restoring the relationship that existed prior to the war between obligations of fixed return on the one hand and ordinary stock on the other. In this connection it may be noted that at a special general meeting of the company in 1914 the shareholders authorized an increase in the company's ordinary stock from $260,000,000 to $335,000,000 and no part of the increase of $75,000,00 has yet been availed of.

Rights to new issues of C. P. R. have in the past been extremely profitable to shareholders, and the probability that such rights may again be offered in the not distant future is a substantial reason for investors not being tempted to part with their holdings.

Bell Telephone's rise of 14 points anticipated the favorable decision, in respect to the company's application for an increase in rates, since handed down by the Dominion Board of Railway Commissioners. The almost simultaneous publication of the 1926 report, showing only a little more than $5 a share earned on the stock as against $8 paid in dividends, caused bewilderment on the part of some investors. An unfavorable showing, however, had been generally expected and, as the action of the market demonstrated, had been fully discounted. An increase in rates would immediately bring into view a new issue of stock at an attractive price and, from a market standpoint, this was of greater importance than the earning results for the past year. The way for such an issue is now cleared by the action of the Dominion Board of Railway Commissioners.

A chart published by Greenshields & Co. in 1922 showed that in the 30 years, 1892 to 1921, Bell Telephone had fluctuated on the Montreal Stock Exchange between a high of 193 and low of 99½. The average for the 30 years was 149. During all that time the 8% dividend had been maintained without interruption. With allowance for the present strong demand for investment stocks and the low yield basis on which leading public utility issues are now selling, Bell cannot be regarded as other than an attractive hold and an attractive purchase at a price only slightly higher than the 30-year average referred to in the foregoing.

An increase of $531,000 in net profits of Shawinigan Water and Power available for dividends in 1925 was the largest gain to be reported by this company in any year since 1920. It looks as if this company is on the eve of reaping at an accelerated rate the benefits of large capital expenditures made in connection with its industrial subsidiaries as well as its power system in the past ten years. As in the case of C. P. R. and Bell Telephone, rights to new issues must be considered in estimating the desirability of the stock at its present price of about 68. Shawinigan has regularly raised a large proportion of its new capital through common stock issues and subscription rights should continue an important supplement to income from cash dividends.

Sovereign Life's Advance

THROUGH an unfortunate typographical error in the advertisement containing the financial statement of the Sovereign Life Assurance Company, of Canada, with head office in Winnipeg, the figures for the years compared were inadvertently omitted. This tended to make the figures more or less meaningless. The report should have read in showing comparison of results for 1925 and 1926, as follows:

	1925	1926
Total Assets	$2,351,730.97	$2,792,513.78
Reserves for Assurance and Annuities	2,611,913.00	2,976,279.00
Cash Income, Premiums and Interest	816,718.37	912,591.54
Payments to Policy Holders	292,716.97	223,636.00
Rate of Interest earned on Invested Funds	6.87%	6.90%

Business Conditions in Newfoundland

STOCKS of codfish continue to move freely to both European and Brazilian markets, but there is little if any improvement in prices, says the Bank of Montreal Business Summary of February 23rd. On the contrary, the Oporto market has become weaker owing to heavy stocks there and to the severe competition of the nationally cured article. Prices in Brazil have also weakened. There has been a good demand for herring in the American market through shortage of supplies from other sources. The market for Scotch-cured herring has weakened. The paper mills at Corner Brook and Grand Falls have been operating at capacity. On the west coast cold weather, accompanied by snow, has facilitated lumbering operations, but snow is still required in the Grand Falls district. Boring operations for coal on the west coast are being financed by the government and the results are being awaited with interest. Continuous operation of the mines at Bell Island is assured, due largely to European orders and the requirements of the plant at Sydney. Trade conditions have been slack since the turn of the year, occasioned largely by the low price of fish having reduced the purchasing power of fishermen.

Larger Profits for Howard Smith Paper

CONSIDERABLE improvement in earnings is shown in the annual report of Howard Smith Paper Mills, Limited, for the year ending December 31, 1926, net profits for the period amounting to 7.62 per cent. on the common stock as compared with 4.74 per cent. in 1925. Operating profits for the year were the highest since 1920 and amounted to $817,412, an increase of $104,650 over the preceding year. After adding other income and deducting interest charges and depreciation, the net profits amounted to $409,672, or more than three times dividend requirements on the preferred stock. Preferred dividends amounted to $127,976, leaving a balance of $281,696. Balance brought forward from the previous year was $173,163, out of which $170,000 was transferred to depreciation reserve. Surplus carried forward amounted to $286,859.

The balance sheet shows an increase of over $100,000 in net working capital effected by increasing current assets and reducing current liabilities. Bank loans are down to $120,000 as compared with $225,000 in 1925 and $450,000 in 1924. Depreciation reserve reflects the substantial additions made during the past few years now being shown at $2,243,642.

Canadian Celanese, Limited, Common Stock Advancing

INTEREST in the early approach of the commencement of production at Drummondville, Que., by Canadian Celanese, Limited, is heightened by the enquiries which have been received in Montreal concerning the common stock of the Canadian company. Some sales have already been recorded in London at the equivalent of about $38 to $40 per share.

This price, which is considered a good one for shares of a company which has not yet commenced production, is attributed to the success of the parent company, British Celanese, Limited, and its American subsidiary. Evidently similar success is anticipated for the Canadian company when it places its own goods on the market. This has already been established by means of imported fabrics and yarns which have met with immediate success.

Quebec Southern Power Acquires Another Plant

THE Quebec Southern Power Corporation announces that it has purchased outright La Compagnie Hydro Electrique de L'Annonciation which operates a modern hydro electric plant and distribution system at L'Annonciation on the Rouge River between Labelle and Mont Laurier on the Laurentian Division of the Canadian Pacific Railway. For the time being, it is intended to operate the plant as at present, until the main transmission lines of the parent company, which have now reached St. Jovite, are further extended in that direction.

The acquisition of this plant makes the fourth now operated by the Quebec Southern Power Corporation, and adds materially to the area now controlled by the Corporation. It also marks the forty-fourth community to be served.

What's Wrong With Shorthand?

Executives Say:—

"It's the 'ring and wait' system."
"She can't help me with other things."
"If I could only dictate while it's fresh in my mind."
"If she could only take it as fast as I think."
"I'm forced to cut dictation short."
"Feel just like dictating but she's gone."

That's enough! I'll send in the coupon below on general principles.

"Now 'prompt' answers to correspondence really *are prompt!*"

"With The Dictaphone you can dictate as fast as you can put your thoughts into words."

MISS MAY NOLAN

Secretary to Mr. MacKenzie, who considers The Dictaphone "an indispensable aid in every well managed office."

What's Wrong With Shorthand?

Secretaries Say:—

"Those awful waits while he chats over the phone."
"Hours wasted while he's in conference."
"No one else can read my notes."
"I'm nothing but a bell hop."
"These endless notes make me dizzy."
"I'm sure he said that, but ——"
"Yes, I do mind staying late."
"Cold notes are maddening."
"No time for real secretarial work."

That's enough! I'll show him this trial offer right now.

Thus Mr. MacKenzie summarizes his experience with The Dictaphone. Details below—also coupon offer.

"When the crash came, there were some 15,000 stockholders in Canada," says Mr. MacKenzie, referring to the failure of the former L. R. Steel organization which he recently reorganized into the L. R. Steel Stockholders' Protective Trust and Steel's Consolidated Chain Stores, of which he is Secretary-Treasurer.

The success of this reorganization — resulting in a live, going concern with 19 stores (a new one this year) marketing products from 5 cts. to $1.00 — he attributes in no small measure to The Dictaphone, "without which," he asserts, "I never could have handled the mass of necessary correspondence involved!"

Mr. MacKenzie finds The Dictaphone free from the distracting features that annoyed him in shorthand—no waiting, no *repeat-thinking*. "Every letter is answered *while the facts are fresh in mind*," he continues, adding, "it enables me to get the work *done!*" No small tribute from an executive well known for his habit of laying out more work than he can do—*and then doing it*.

Miss May Nolan, Mr. MacKenzie's secretary, "struggled for two years with shorthand" before adopting The Dictaphone. "Nodding" over her notebook during interrupted dictation periods and "slaving until six o'clock over cold notes" occupied her days during this time. Now, however, "the stroke of five" finds her leaving the office carefree, with a full round of real secretarial duties performed and a marked improvement in both her efficiency and her salary.

MAIL WITH YOUR LETTERHEAD TO
Dictaphone Sales Corp. Ltd.
33 Melinda Street, Toronto
C. R. CRAYSTON, General Manager

☐ I want to read what leading executives or secretaries say about increasing their ability with The Dictaphone. Mail me FREE copy of your booklet, "What's Wrong with Shorthand?"
☐ I am a Secretary ☐ Executive
[Check one]
☐ Please notify your nearest office to let me try a new Model 10 without obligation.

DICTATE TO THE DICTAPHONE
"REG. CANADA"

and double your ability to get things done

ROYAL BANK OF SCOTLAND

Incorporated by Royal Charter 1727

CAPITAL FULLY PAID	£2,500,000
REST (OR RESERVE FUND) (Oct. 1926)	2,571,249
DEPOSITS (Oct. 1926)	40,457,710

Head Office: St. Andrew Square, Edinburgh
General Manager: Sir Alexander Kemp Wright, K.B.E., D.L.
Secretary: J. B. Anshean
London City Office: 3 Bishopsgate, E.C. 2.
London, Drummonds Branch—49 Charing Cross, S.W. 1.
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An ever-widening clientele which looks to us for expert investment counsel indicates the confidence reposed in the wide service we render for the purchase, sale or exchange of securities.

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JOHNSTON AND WARD
14 King Street East, Toronto.

Members: Montreal Stock Exchange, Toronto Stock Exchange, Montreal Curb Market, Winnipeg Grain Exchange, Chicago Board of Trade

Why Not the Ontario Plan for Dominion Debt Reduction?

(Continued from page 13)

the Province without providing as well the means by which the principal would be paid as well as the interest.

***

TWO methods of providing for payment of principal were discussed: First, the provision of a sinking fund which would extinguish the debt at maturity; and second, the issuance of instalment bonds which would provide for the payment of principal as well as interest every year and which would therefore clear off the debt by maturity. The second plan was favored as the provision of a sinking fund would soon make necessary the creation of a new large Department and the employment of highly skilled and well paid officials with careful provisions for auditing. In the past the history of such funds has not been unaccompanied "by mismanagement and misappropriation of huge sums."

The instalment bonds were therefore favored except where special cases required separate treatment or where sinking funds were already provided for. In Ontario's case it was thought well to suggest that for forty years a stated sum should be paid each year towards the retirement of the debt including principal and interest. With these instalment annuity funds the interest payments at first are high and the principal portion of the yearly payment low. As the years go by the position is reversed until in the fortieth year the interest portion of the payment is slight and the principal payment extinguishes the last bit of debt. Instalment serial bonds were thought best for the new fixed issues as it would provide for a definite principal payment each year, the interest payment therefore becoming smaller with each succeeding year. The payments in the first years of Instalment Serial bonds would be greater than in the case of instalment annuity bonds but much smaller towards the end. This would have been suggested for the Province of Ontario except that it was felt that the early payments would be too onerous for it under present conditions even though over the whole term of years the saving in actual money paid out would be considerable. It is interesting to note that in his budget speech on February 22nd of this year, Hon. I. D. Monteith, Provincial Treasurer, made good on the plan suggested by his predecessor, the Hon. Wm. Price, in 1925, by providing for the retirement of three million dollars in 1927.

While the Dominion Government would do well to have an expert committee report on details of a plan suitable for dealing with the Dominion debt, the general lines of the plan adopted for Ontario are sound, and should be instituted at as early a date as possible. It is sound financing and by no means a new thing on this continent. As far back as 1905 steps were taken in the State of Massachusetts to require [illegible] issued by that State to be [illegible] form and now the majority of the States and municipalities in the United States issue debt in this form. That kind of financing will probably gain and [illegible] there that it will be the exception to finance in any other way. Canada would not have her people and the opportunities of the country better advertised than by adopting a measure which provides for the retirement of her debt within a definite period.

If the Ontario plan indicated by the Hon. William H. Price were put into effect at Ottawa it would take $25,000,000 a year for forty years to [illegible] two billion dollars of debt, or $50,000,000 a year for the same period to pay off one billion dollars of our indebtedness. This sort and [illegible] [illegible] has been paid off than is here suggested, and some will claim that by applying all the surplus from time to time to reduction the same or better results would be obtained. That is all very [illegible]. Canada has a good Finance Minister but Governments come and go and have different policies and there has been too often in the course of our national history a temptation to reduce taxation without [illegible] our obligations. The benefit of a fixed plan for the country is the same as a fixed plan for payment off of a [illegible] without the plan it is rarely paid off and the mortgagor suffers.

Gold and Dross

(Continued from Page 13)

O. H., St. Catherines, Ont. MARCH GOLD is the company which built a little mill and then found itself unable to operate the plant. Unofficial reports were current that there was lack of commercial ore to send to the mill, while the official report was that the necessary supply of water for mill operation was not available. Provision for overcoming the water difficulty is now stated to have been made. The company has carried on operations for a number of years, but the outlook for commercial success is pretty uncertain.

J. R. G., Massey, Ont. PIONEER *MINING CORPORATION* is an attractive speculation. The corporation is continuing to meet with favorable results on its properties at Michipicoten. Also, in Gaspe the exploration work is giving good encouragement. A favorable factor is the conservative policy of financing. The company is starting off with what appear to be good prospects of winning a substantial share of the rewards of mining that are to be won in Canada during the coming years.

P. R., Lansdowne, Ont. The *IVY LEA AUTO WHEEL COMPANY, LIMITED,* is a Canadian Company taking over the Roblin Truck from the *QUICK CHANGE AUTO WHEEL COMPANY,* of 403-4 Wieting Block, Syracuse, N.Y. The Quick Change Auto Wheel Company is a Common Law Trust, and therefore, not suitable for the funds of a man of 74. Its predecessor, the *LIGHTNING CHANGE AUTO WHEEL CORPORATION,* a Rochester promotion, failed, and James M. Sebring bought the patents and incorporated under the laws of Delaware the James M. Sebring Corporation. The Attorney General obtained an injunction against Sebring in March, 1925. The matter has been before the Courts ever since. Approximately $[illegible] worth of stock in the Lightning Change Auto Wheel Company and the James M. Sebring Corporation was sold to residents of Rochester and vicinity during the last three years. E. N. Dumas is President and Manager of the Quick Change Auto Wheel Company, and he is also shown as Managing Director of the Ivy Lea Auto Wheel Company, Limited. Our records show that E. N. Dumas was formerly connected with two mining propositions, namely, the [illegible] Mining Association and the [illegible] Development Association.

C. C., North Portal, Sask. It only requires cursory inspection of the *FINANCIALISTIC DEBATER* of Boston, Mass., to lead one to suspect its opinions. On the last page you will notice that it states, as it is obliged to do under United States laws, that "it is frequently influenced in its judgment of security values, opinions, market prognoses, appraisal of stock values, on the 'position' of the owners or editors of The Debater. Its expressions of opinion on any security or securities, therefore, may be affected by its own financial interest in certain markets or securities." In other words, it is boosting Butte Copper Consolidated and it may have a financial interest in it.

"M., Blackfoot," Sask., and "Canny Scot," Brantford, Ont. There is a lot of literature in circulation with regard to *LA SALLE COPPER.* The literature mentions big deposits of commercial ore, but although I have made various inquiries in the Rouyn district I have not found anyone who has even seen such deposits on the property. The information which I have secured would indicate that the company has a big group of claims lying in a more or less raw state. Like many other uncertain mining prospects, the location of the claims would suggest that they may be worth prospecting and exploring in an effort to learn whether they have actual commercial value in mineral, or not.

J. R., St. John's, Nfld. I would consider the *CANADA PERMANENT MORTGAGE COMPANY* securities the safest of those you mention.

E., Nelson, B. C. No, I do not regard the venture of the *FABYAN NO. 1 OIL SYNDICATE* as safe. They say they will drill to 4,000 feet to reach the Middle Devonian "which produced the big well at Fort Norman." Just as though Fort Norman were a few rods away. Very unsafe.

J. W., Woodstock, Ont. The *HURONIA STEEL CORPORATION* has been trying to make some sort of arrangement with the old bond holders of the *IMPERIAL STEEL CORPORATION,* which it is taking over, so that they will take stock in return for the bonds. Stock in the Huronia Steel Corporation, we would consider an out-and-out speculation, and not very attractive. The stock is not marketable under present conditions, and we would not advise its purchase.

B. B., Utica, N.Y. *GIFFORD* has been idle for a number of years. There may remain sufficient merit in the property to warrant some further work. However, the outlook is poor. Frank Burr Mosure is the name you have reference to. The shares may have a market value at present of a little less than one cent each.

D. D., Fingal, Ont. *HURON AND ERIE MORTGAGE CORPORATION* and the *CANADA TRUST COMPANY* are both substantial companies, and investments in their securities can be considered safe.

COUNTER FILES
For Efficiency *and* Economy

Quick, accurate transaction of business results from the use of "Counter Files" — cabinets built counter high, resilient "Linol" top, drawers and compartments arranged especially for the user. Counter Files afford full utilization of floor space and add greatly to office appearance.

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Be sure your WILL is made, naming a strong TRUST COMPANY as your EXECUTOR

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ALL THESE BONDS HAVING BEEN SOLD, THIS ADVERTISEMENT APPEARS AS A MATTER OF RECORD ONLY.

$4,500,000

French Line

(LA COMPAGNIE GÉNÉRALE TRANSATLANTIQUE)

Guaranteed both as to Interest and Sinking Fund by the French Government

External 6½% Sinking Fund Gold Bonds

Dated February 15th, 1927. Due February 15th, 1951

Principal and semi-annual interest (February 15th and August 15th) will be payable (without deduction for any French taxes present or future) in gold coin of the Dominion of Canada of the present standard of weight and fineness, at the office of The Canadian Bank of Commerce in Toronto or Montreal. These bonds are redeemable as a whole on any interest date up to and including February 15th, 1932 at 103 and accrued interest; and thereafter up to and including February 15th, 1937, at 102 and accrued interest; and thereafter at 100 and accrued interest. These bonds are also redeemable in part by lot for Sinking Fund on any interest date at par and accrued interest. Coupon Bonds in denominations of $1,000 and $500. Registerable as to Principal.

Arrangements have been made with The Canadian Bank of Commerce, as paying agent, to pay the principal and interest of these bonds at par at any of its branches in Canada (Yukon Territory excepted).

A Sinking Fund commencing August 15th, 1927, is calculated to retire half the bonds during the first ten years and all the bonds by maturity. The Company may purchase and deliver bonds to the Sinking Fund and to the extent that bonds are not so delivered bonds will be redeemed semi-annually by call by lot at par and accrued interest.

Information in regard to this issue is given in a letter from M. John Dal Piaz, President of the Board of Directors of the Company, from which we summarize as follows:

DESCRIPTION OF THE COMPANY AND ITS BUSINESS

The French Line (La Compagnie Générale Transatlantique) is the most important of the French shipping companies. It was organized in 1855 and is, therefore, one of the two or three oldest shipping companies operating between the United States and Europe. While in 1914 the Company's fleet aggregated 383,000 tons and it owned no interests in subsidiaries, it owned as of December 31st, 1926, a fleet of one hundred and one vessels, including thirty-seven liners and passenger ships, aggregating more than 532,000 tons, and a total engine capacity exceeding 452,000 horse-power. The Company's fleet is carried on its books at Frs. 720 per ton. It is evident that the book value of the fleet is very conservative. The Company has an interest in subsidiaries or controlled companies whose fleets exceed 184,000 tons. The Company also has substantial interests in an important shipbuilding company and advantageous concessions for dock facilities at New York, Havre, Saint Nazaire, Bordeaux, Marseilles and the West Indies, etc. It operates passenger and freight lines connecting France with the United States, Canada, Mexico, Cuba, Haiti, Porto Rico, the West Indies, Panama, Colombia, Guiana, with all ports on the Pacific from Vancouver to Valparaiso, also with England, Belgium, Spain, Poland, Morocco, Algeria and Tunis. It controls in addition a North African hotel and travel company which it created as an extension of its steamship lines and which exploits in Algeria, Tunis and Morocco forty hotels connected up by a system of automobile services.

GUARANTEE OF THE FRENCH GOVERNMENT

These bonds are the direct obligation of the French Line (La Compagnie Générale Transatlantique) ranking pari passu with all outstanding bonds of the Company and are guaranteed both as to interest and Sinking Fund by the French Government.

This issue is to be made pursuant to the terms of Article 8 of the amendment of June 23rd, 1923 (approved by the law of April 26th, 1924, published in the Journal Officiel May 1st, 1924) to the convention of November 20, 1912, between the Company and the French Government relative to the maritime postal service between Havre and New York, which provides for the issuance of bonds by the Company to provide funds for the construction of two liners. According to Article 8 of the above amendment, (1) the French State guarantees payment of the interest and amortization of the bonds issued pursuant thereto and (2) upon completion of the vessels to be constructed with the proceeds of this loan, the Company agrees to place a first mortgage upon them in favor of the French State to secure repayment to it of any amounts which the State may have paid or may thereafter pay under its above guarantee.

FINANCIAL CONDITION OF THE COMPANY

At the completion of present financing the outstanding capitalization and funded debt of the Company will be as follows:

Ordinary Shares	Frs. 123,000,000
Preference Shares	Frs. 12,000,000
Bonds in French Currency (a large portion of which bear 3% and 4% coupons)	Frs. 319,377,500
Sterling Bonds	£1,500,000
Dollar Bonds (this issue)	$4,500,000
NET INCOME of the Company available for Interest before depreciation and other reserves for the year ending December 31st, 1925	Frs. 66,069,575
INTEREST CHARGES for year ending December 31st, 1925, after giving effect to interest on all bonds now outstanding, including sterling bonds at the rate of Frs. 120 to the pound, and upon this issue at the rate of Frs. 25 to the dollar	Frs. 35,783,457

The Company estimates that earnings, both gross and net, for the fiscal year 1926 are largely in excess of such earnings for the fiscal year 1925. The market value of the Company's share capital is in excess of Frs. 229,000,000.

PURPOSE OF PRESENT ISSUE

The Company, with the purpose of further expansion and in order to improve its service between Havre and New York, has decided to build two new large liners for that service. The first of over forty-two thousand tons, is due to be completed in the next few months. The present issue is to provide funds for this construction.

SINKING FUND

A Sinking Fund commencing August 15th, 1927, has been provided, to redeem the entire issue by maturity. Semi-annual payments of $112,000 and $113,000 will be made on or before the 15th of February and August respectively during each of the first 10 years, sufficient to retire one half the issue by February 15th, 1937. During the remaining 14 years the balance of the issue will be retired in progressive amounts by a cumulative semi-annual sinking fund.

We offer these bonds for delivery when, as and if issued and received by us, subject to prior sale, and subject to the approval of legal matters by our counsel, Messrs. Coudert Brothers, in New York and Paris.

Price 94½ and Interest, to Yield 6.98%

It is expected that interim certificates of The Canadian Bank of Commerce will be ready for delivery on or about March 21st, 1927.

Dominion Securities Corporation
LIMITED

The Canadian Bank of Commerce

The statements herein, received by cable, have been accepted by us as accurate but are not guaranteed and are in no event to be construed as representations by us.

February 28, 1927

A YEAR OF REMARKABLE PROGRESS

The outstanding features of the 1926 Report are:

Insurance in Force (A gain of $5,218,750 or 18.7%)	$33,019,527
New Insurance Paid for (An increase over 1925 of 288%)	$ 8,418,068
Total Assets	$ 5,747,774
Total Reserves	$ 5,053,231
Total Income	$ 1,404,596
Premium Income	$ 1,062,910
Interest rate	6.15%
Mortality Rate	48.7%

The foregoing is ample evidence that the Northern Life with its rapidly growing Agency organization will enjoy a still larger measure of success in 1927.

The NORTHERN LIFE ASSURANCE COMPANY OF CANADA
LONDON, ONTARIO ESTABLISHED 1897 21

C. R. SOMERVILLE, President
R. C. MACKNIGHT, Gen. Manager

For and Against the Income Tax

(*Continued from Page 13*)

All taxation should be applied equitably and for one purpose only—to raise revenue, either for the Dominion, the province or the municipality, to enable each to pay its just expenditures. When taxes are imposed or collected for any other purpose they become a penalty applied for other objects than that of raising revenue. For instance, the application of a higher rate of taxation on the person who owns a great amount of wealth simply means that the original purpose for which taxation was applied, to assess everyone equitably according to his wealth, is departed from and an attempt is being made to extract more money from the thrifty because they happen to have it, instead of assessing them according to the rules of justice and fair play.

I cannot bow to the idea that it is the duty of the state to impose a higher rate of taxation upon citizens who happen to be industrious and thrifty and who have accumulated the rewards of their industry, which is represented in wealth. It must always be borne in mind that the fundamental principle that lies at the bottom of all systems of taxation is that the rate should apply equitably on all wealth and on all property, whether it amounts to $1,000 or less, or $1,000,000 or more. With a flat rate of taxation, the more the individuals possess the greater the amount in taxes the government or the municipality will receive, and this is as it ought to be. The rich man is satisfied when he is asked to pay at the same rate as the poor man, even if he pays on a thousand times more wealth or property, but to ask him to pay an increasing rate on the dollar because he happens to be fortunate or thrifty enough and owns more is not only an injustice but it is an attempt at confiscation, and in the end it discourages enterprise, destroys initiative and creates unemployment as capital is only accumulated labor.

* *

THE following figures issued by the Dominion Government showing the amount of income tax collected throughout Canada during the last four fiscal years up to March 31, 1925, are the best proof that can be offered of the injustice of the income tax system: For the fiscal year 1921-22, $78,684,354.80; for 1922-23, $59,711,538.37; for 1923-24, $54,204,207.99; for 1924-25, $56,248,042.82.

The amount collected for the fiscal year 1924-25 was made up as follows:—Agrarians, No. 3,068, $160,138; professionals, No. 19,394, $2,230,080; employees, No. 169,894, $13,973,095; merchants, No. 16,899, $7,097,163; manufacturers, No. 3,009, $14,903,388; all others, No. 20,485, $18,627,154; unclassified, $469,664. Total, $57,466,682. Less refunds, $1,218,640, making the total actually obtained, $56,248,042.

The discrimination that is created between the honest man who conforms to the law and who reports and pays, and the dishonest man who evades both reporting and payment, and from whom it is impossible for any government to collect, is another feature of the injustice of the system. It may be possible to catch smugglers, but it is impossible to trace liars, and no system of taxation should depend upon any man's veracity. Take the entire population of Canada, could anyone believe for one moment that out of over nine million people there were only 231,750 individuals and corporations who paid an income tax to the Dominion government, and that out of this number 168,894, or 72 per cent. of the whole, were employees?

The following is an interesting table of the proportionate burden of the Federal Income Tax by provinces for 1926, as it bears some relation to the territory where the Income Tax obtains supporters:

Ontario	$26,530,842
Quebec	18,251,878
British Columbia	4,350,862
Manitoba	3,128,025
Alberta	1,145,073
Saskatchewan	872,281
New Brunswick	712,187
Nova Scotia	698,103
Yukon	40,502
P. E. I.	87,128

* * *

The opposition to the abolition, or in fact any reduction whatsoever, of the Income Tax comes from the Prairie Provinces and from a section of the people who contribute practically nothing to the Income Tax. The Canadian Council of Agriculture last November, in Winnipeg, passed a resolution urging the Government that no further reduction in the Income Tax be made, and in this connection it is interesting to quote the following figures which, in our opinion, provides the answer to their opposition. The three Provinces of Manitoba, Saskatchewan and Alberta paid only $3,741,459 in Income Tax last year, or about one-tenth of the total for the Dominion. Of this Income Tax collected in the three Prairie Provinces $2,371,362 was obtained from the citizens of Winnipeg and $1,189,610 from the citizens of Calgary, and it is estimated that the western farmers paid, roughly, only 2 per cent. of the Dominion's Income Tax. Under such conditions it is not surprising that the Progressive Members of Parliament are urged to oppose any Income Tax reductions. Further opposition comes from the United Farmers of Manitoba, where the President of that Association is quoted as stating that the Federal Income Tax is absolutely necessary in the interests of justice.

In our opinion there appears to be no small amount of difficulty in finding any direct connection between justice and a tax that, in actual operation, offers almost unlimited evasive possibilities to all classes other than the wage earner. No tax, may we suggest, is equitable that possesses such an unbalanced incidence as does the Federal Income Tax. Of the $56,000,000 collected in 1926, the taxpayers of the City of Montreal paid $10,400,000 and the taxpayers of the City of Toronto paid $13,000,000. If there is any equity in two cities contributing more than half of the total paid by the entire Dominion of Canada, we fail to recognize it.

We appreciate the position of the Government and particularly the Minister of Finance, who is continually bombarded with all manner of resolutions urging the abolition of this tax and a reduction of that tax, etc. We take this occasion to answer and to give our views concerning these resolutions. First, as to the Sales Tax, our conviction is that this tax has two outstanding qualifications, if properly applied, namely, that there is no hardship on any class as all citizens contribute to the revenue of the country through this tax by their ability to spend money; and, secondly, it cannot be evaded. We are not arguing that there are not many discrepancies in the present Sales Tax Act and that it is not open to many amendments and adjustments in order to make it equitable and collect at the source, and these amendments, if properly sought after, can be obtained. To those who advocate its abolition in preference to the Income Tax may we state that in the first place it could not be abolished in its entirety, even if the Government were financially able to do so as it would disrupt the whole business of the country when one considers the millions of dollars' worth of goods that has already paid the Sales Tax, and the only way that this tax can finally be got rid of is by a gradual reduction of 1 or 1½ per cent. per annum until it is wiped out, and this can be accomplished by the abolition of the Income Tax which will bring about a state of prosperity which means increased revenue from the Sales Tax, Excise and Customs, etc., and, further, it should be remembered that the elimination of the Sales Tax would not either have the effect of attracting capital for investment in Canada or solve our immigration problem.

In closing, let me state that the abolition of the Federal Income Tax will benefit every individual in the country. It will solve our immigration question, our great natural resources would be developed and general prosperity would be the result, and the revenue to the Dominion Government would so increase that the present Sales Tax and other nuisance taxes, within a few years, could be entirely dispensed with.

NEW ISSUE

$3,000,000

International Power Company, Limited

6½% 30-Year Gold Debentures

To bear date March 1st, 1927. To mature March 1st, 1957. Coupon Debentures, in denominations of $500 and $1,000, registerable as to principal. Principal and semi-annual interest payable at The Royal Bank of Canada, Montreal, Toronto, Winnipeg, Vancouver, Halifax or Saint John, N.B., or, at the option of the holder, at the Agency of The Royal Bank of Canada, New York, or at The Royal Bank of Canada, London, England. Redeemable as a whole or in part, on thirty days' notice, at 105 and accrued interest.
Trustee: The Royal Trust Company, Montreal.

Complete circular, copies of which will be supplied upon request, contains information furnished by International Power Company, Limited, from which the following is summarized:

THE COMPANY: International Power Company, Limited, incorporated under the laws of the Dominion of Canada as a public utility holding and operating company, controls public utility properties which have been in successful operation for many years, in Bolivia, British Guiana, Newfoundland, Porto Rico, Salvador and Venezuela. The combined population served by its properties is approximately 800,000, and the number of light and power customers is in excess of 63,000.

CAPITALIZATION (Upon completion of present financing):—

	Authorized	Issued
6½% 30-Year Gold Debentures (this issue)		$3,000,000
7% Cumulative First Preferred Stock	$8,000,000	5,000,000
6% Convertible Second Preferred Stock	2,000,000	2,000,000
Common Stock (no par value)	150,000 shs.	110,000 shs.

DEBENTURE ISSUE: Debentures will be, in the opinion of Counsel, a direct obligation of the Company and will be issued under an Indenture which will include a provision that debentures in excess of the amount of First Preferred Stock at any time outstanding may be issued only under certain restrictive conditions.

PURPOSE OF ISSUE: This issue of Debentures is made for the purpose of providing for the construction of extensions and improvements to the properties controlled by the Company, and for the acquisition of shares of The Porto Rico Railways Company, Limited.

PROPERTIES: Properties controlled by the Company are:—

The Porto Rico Railways Company, Limited, which owns and operates electric lighting and power distribution systems in San Juan, the capital, and the principal municipalities in the eastern section of Porto Rico; also operates the tramway system of San Juan and 18 miles of steam railway extension.

Venezuela Power Company, Limited, which operates the electric light and power businesses of Maracaibo and Barquisimeto, Venezuela. Maracaibo, the largest port and second largest city of Venezuela, is also the distributing centre of one of the world's important oil-producing districts.

San Salvador Electric Light Company, operating the light and power services of San Salvador, capital of the Republic of Salvador, and 16 adjoining municipalities.

Newfoundland Light & Power Company, Limited, which operates the electric light, power and tramway systems in St. John's, the capital of Newfoundland.

Demerara Electric Company, Limited, operating the light, power and tramway systems of Georgetown, principal city of British Guiana.

Bolivian Power Company, Limited, which operates the electric lighting, tramway and telephone undertakings of La Paz, the seat of government and principal city of Bolivia.

EARNINGS: Combined earnings for the years 1923 to 1926, inclusive, of the properties controlled are appended.

	1923	1924	1925	1926
Gross Earnings	$2,962,252	$3,132,414	$3,349,485	$3,669,070*
Less Operating & Maintenance Charges	1,758,273	1,771,188	1,958,833	2,106,578
Net Earnings available for Interest & Reserves	$1,203,979	$1,361,226	$1,390,652	$1,562,492
Balance available for reserves of subsidiaries and Debenture Interest				$ 826,877†
Annual Debenture Interest				$ 195,000

*Figures subject to audit. December in part estimated. Earnings, where necessary, converted at current exchange rates.

†After allowance for interest and dividend on $7,026,666 of Bonds and Debentures and $1,000,000 of Preferred Stock of subsidiaries, outstanding in the hands of the public as at December 31st, 1926, and proportion of earnings applicable to minority shares.

In the above earnings figures the ownership by the Company of all the Common Stock of The Porto Rico Railways Company is assumed, as provision has been made in the present capitalization for their acquisition.

DIRECTORS: The Directors of the Company include: I. W. Killam (President), Montreal, President Calgary Power Company, Limited; Russell D. Bell, Montreal, President Jamaica Public Service Company, Limited; G. MacGregor Mitchell, Halifax, N.S., Director The Royal Bank of Canada; Victor E. Mitchell, K.C., D.C.L., Montreal, Director Abitibi Power & Paper Company, Limited; W. C. Pitfield, Montreal, Director Ottawa Light Heat & Power Company, Limited; John H. Price, Quebec, President Price Brothers & Company, Limited Director Duke-Price Power Company, Limited; His Honour W. D. Ross, Toronto, Chairman of Board of Directors The Porto Rico Railways Company, Limited, Director The Bank of Nova Scotia; O. E. Smith, Halifax, N.S., President Maritime Telegraph & Telephone Company, Limited, Director the Bank of Nova Scotia, and Fred R. Taylor, K.C., D.C.L., Saint John, N.B.

GENERAL: Operating results of constituent companies during the past year have clearly demonstrated that the business being done in the respective territories served may be largely extended. Continuing development, through the application of modern methods and centralized control, should result in a steady increase in value and earning power of the assets underlying these Debentures.

We offer these Debentures for delivery if, as and when issued and received by us and subject to the approval of our counsel of all proceedings, at—

100 and accrued interest, yielding 6½%

Royal Securities Corporation, Limited

Greenshields & Co. **Hanson Bros.** **R. A. Daly & Co.**

The above statements are not guaranteed, but are based upon information which we believe to be reliable and on which we acted in purchasing these securities.

MERCANTILE FIRE INSURANCE Co.

Security $59,000,000

Insurance OF ALL KINDS TRANSACTED

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Head Office: Ottawa, Ontario.
Engravers of Bank Notes, Bonds, Stock Certificates, Postage and Revenue Stamps and all Monetary Documents.
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Government, Municipal And High Grade Corporation BONDS

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6½% With Safety

VIAU BISCUIT Corporation Limited

6½% Bonds Due 1946

$100, $500 & $1,000 each

Send for circular.

H. B. ROBINSON & Co. Limited
Investment Bankers
53 King St. West, TORONTO, ELGIN 1224
136 St. James Street, MONTREAL, MAIN 8542

THE BELL TELEPHONE COMPANY OF CANADA
NOTICE OF DIVIDEND
A dividend of two per cent. (2%) has been declared payable on the 15th April, 1927, to shareholders of record at the close of business on the 23rd March, 1927.
W. H. BLACK,
Secretary-Treasurer.
Montreal, 23rd February, 1927.

INTERNATIONAL PAPER COMPANY
New York, N.Y., February [illegible]
[illegible]
OWEN SHEPHERD, Treasurer.

Penmans Ltd., Had Larger Profits

THE volume of business transacted by Penmans Limited, in 1926 again showed satisfactory improvement, sales for the year ended December 31 amounting to $5,777,400 as against $6,431,153 for 1925, an increase of 5.38 per cent. The gross trading profits for the year amounted to $695,537, which compares with $618,098 during 1925.

After paying interest on bonds and making allowance for depreciation on plant and Federal income tax and writing off bad debts, the net profit amounts to $442,077.64, from which was paid the usual quarterly dividends on the preferred and common stocks, and in addition thereto a bonus of 2 per cent. on the common stock, the total disbursement being $279,560, leaving a surplus for the year of $162,517.

Capital expenditure for the past year has been heavier than usual and approximately $300,000 has been spent by the company on new machinery and equipment in order to cope with the demands of the trade. It is expected that this addition to the plant will increase the sales of the company for the coming year in a substantial way. In addition thereto the directors had to provide $112,659 to cover the discount and expense in marketing bonds. The active surplus is now $3,418,775.

Russell Motor's Earnings Higher

A NET profit of $56,449 is shown in the financial statement of Russell Motor Car Company, Limited, covering the five months ending December 31 last, on which date the company's fiscal year now ends. This works out at approximately $135,480 for twelve months, which compares with $113,505 for the twelve months ending July 31 last. The balance of $580,739 is added and from the combined total the following disbursements were made: Preferred dividend, for five months, $35,000 and common dividend $60,000, leaving a balance forward of $542,189.

The balance sheet shows current assets of $580,753 against current liabilities of $28,062. There is a contingent account of $216,375 shown. [illegible] valued at [illegible]. A bank loan of $40,000 shown at July 31 has been eliminated from the present statement. Investments in subsidiary companies are carried at $2,409,102.

T. A. Russell, President, in presenting the report of the Board at [illegible] Canada Cycle and Motor Company, Limited, showed a [illegible] in business in the [illegible] years and the turnover for the full year was slightly [illegible] 1925. "The margin of [illegible] was slightly less [illegible] and as a result profits for the year were almost exactly [illegible] as in 1925," says Mr. [illegible]. "The directors anticipate payment of quarterly dividends at the rate of [illegible] per cent. per annum totalling [illegible] during 1927." Canadian Acme Screw and Gear, Limited, showed an increase in volume of approximately 20 per cent. and as a result was able to show a profit on the year's operations after adequate provision for depreciation, etc. The company [illegible] the Galt Machine and [illegible] Company, Limited, with a [illegible] plant at Galt, Ont., with a view to extending its facilities for the manufacture of [illegible]. The [illegible] Acme Company [illegible]

[illegible]

American Sales Book Had Record Year

PROFITS of the American Sales Book Company, Limited, were [illegible]

[illegible]

The balance sheet [illegible] total assets valued at $6,116,450, compared with $5,245,987. Current assets at $1,180,152 compare with current liabilities of $399,484. Working position has been well maintained. Depreciation reserve stands at $1,110,710.

President [illegible], in his report says in part: "The steady growth of the company's business has called for further increase in plant and equipment. As the expansion is likely to continue the directors recommend that steps be taken to increase the capital of the company. The shareholders will be asked at the annual meeting to approve a by-law passed by the directors providing for an increase in the authorized capital to 50,000 preference shares of $100 each and 50,000 common shares of $20 each."

Gilman Fanfold Shows Improvement

DECIDED improvement in earnings and general financial position is shown in the annual report of Gilman Fanfold Corporation, Limited, for the year ended December 31, 1926. Profits for the year totalled $312,549, as compared with $200,267 for the nine months preceding. Appropriation included: Depreciation, $109,018, against $57,732; patent amortization, $5,833; Federal taxes, $28,000; preferred dividends, $52,500, and common dividends, $60,000, leaving a balance of profit at $57,195, which, added to the balance forward of $45,591, brought the surplus to $102,787. Current assets at $407,721 compare with current liabilities of $103,692. Merchandise on hand is carried at $156,090. Total assets are valued at $2,118,568.

President S. J. Moore, in his report, says in part: "The buildings and equipment were maintained in first class condition, and during the year important improvements were made in machinery and manufacturing methods. The company's physical assets are covered by $1,250,000 fire insurance, and, in addition, $500,000 use and occupancy insurance is carried. The expectations of the directors have been fully realized in the progress and growth of the business since the company was organized in April, 1925. In the development of modern business practice, the field for Fanfold forms is steadily widening, and in consequence a consistent growth in the company's business may reasonably be expected."

Hollinger Earnings Show Slight Decline

OPERATING results of Hollinger Consolidated Gold Mines, Limited, in 1926 showed a slight decline from the previous year, according to the annual statement covering the twelve months ended December 31 last, but against this the company considerably strengthened its working capital position and made extensive preparations for larger production.

Gross value of gold and silver produced, together with interest on investments and other income, bring the total revenue of the company to $15,656,800, as compared with $16,129,256 for the preceding year. General and operating charges total $7,630,879, leaving operating profit at $8,025,921, as against $8,300,227. The sum of $5,805,600 was paid out in dividends, as compared with $4,378,800, and after taxes, depreciation and including the balance brought forward of $9,770,762, there remains a surplus brought forward of $10,150,842.

Fixed assets are carried in the balance sheet at $22,874,035, as compared with $20,130,875. Current assets are up from $6,329,800 to $11,086,458. The reduction in fixed, and increase in current assets, is explained by the fact that the investment of the power development at Island Falls, heretofore appearing in the balance sheet as a capital asset, has been transferred and now appears under current assets, as the bonds and stock which Hollinger were to receive under the agreement with the Abitibi Power and Paper Co. have been delivered to and are now held by the company. The values assigned to these securities represent the actual cost of power development. The company maintains its large investment in Government and municipal bonds. Current liabilities at $570,904, compare with $699,798. Reserves for taxes are shown at $439,217.

President N. A. Timmins states that conditions at the mine and mill continue satisfactory. The labor situation is also satisfactory. An ample supply of labor has been available throughout the year and keeps well ahead of requirements.

According to General Manager A. F. Brigham's report the number of tons of ore milled during the year totalled 1,932,559 tons, with an average recovery value per ton of $7.99. The gross value of recovery was $15,419,437, with a deduction of $608,801 for loss in tailings. The net value recovered was $14,780,636. The average amount of ore treated per day was 5,295 tons, and the plant was operated 93.8 per cent. of possible time. The average number of men employed was 2,482. Broken ore in the mine at the end of the year totalled 1,137,017 tons as compared with 1,120,023 tons at the beginning. A total of 1,930,138 tons of ore was removed.

Standard Clay Products' Profits Larger

OPERATING profits of Standard Clay Products, Limited, amounted to $130,797 in 1926 as against $125,827 for the previous year. Bond interest required $45,000, and after $54,769 was written off for depreciation, the sum of $31,027 was transferred to surplus account. Earnings for 1926 amounted to 4.13 per cent. on common stock, against 3.86 per cent. in 1925. Total current assets amount to $400,390, and current liabilities, $13,163, leaving net working capital of $387,227, as compared with $368,061 the previous year, a gain of nearly $20,000.

The company continues to reduce its bonded indebtedness year by year. The company has no indebtedness to the bank, and goodwill account, amounting to $50,000, has been eliminated and written off surplus account.

Harris Abattoir Guarantees Gunns' Obligations

ANNOUNCEMENT is made that an arrangement has been entered into between the Harris Abattoir Co., Ltd., and Gunns, Limited, whereby the former company guarantees the obligations of the latter company. In all other respects the two businesses will carry on exactly as before. No change will be made in the management or selling staff of either company. The effect of the arrangement will be to increase the working capital of Gunns, Limited, and thus put this old established company in a strong financial position.

The Western Life

Special Accumulation Policy saves you several years' premiums. Particulars gladly sent on request.

THE WESTERN LIFE ASSURANCE COMPANY,
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All-Canadian Protection

"The Dominion Life — an all-Canadian company with its assets helping to build up our country—in farms, commerce and finance; a company to insure with for profit."

Head Office: Waterloo, Ont.

The DOMINION LIFE ASSURANCE COMPANY

New Issue.

$4,250,000

Canadian Department Stores, Limited

First and Refunding Mortgage Income Gold Bonds

7% Series "A"

To be dated: March 1st, 1927 — To mature: March 1st, 1947

Principal and interest payable in Canadian gold coin of the present standard of weight and fineness at the offices of the Montreal Trust Company in Toronto. Interest cumulative at the rate of 7% per annum from March 1st., 1927. First year's interest payable March 1st., 1928; thereafter payable March 1st., and September 1st. in each year. Interest and sinking fund to be paid exclusively out of available Net Income as defined in the Trust Indenture. Redeemable as a whole or in part on any interest date on 60 days' notice at 105 and accrued interest. Free from Dominion, Provincial and Municipal normal taxes ordinarily withheld at the source. Fully registered bonds in denominations of $1,000, $500 and $100.

MONTREAL TRUST COMPANY, TRUSTEE

Approximately $2,700,000 of these Series "A" bonds are being purchased by former owners of the constituent companies and are being taken in payment for their properties.

CAPITALIZATION

(Upon completion of consolidation and financing in connection therewith)

	Authorized	To be Outstanding
First Mortgage 6½% Bonds	$ 2,500,000	$2,500,000
First and Refunding Mortgage Income Gold Bonds, 7% Series "A" (this issue)	*10,000,000	4,250,000
7% Preferred Stock	4,000,000	1,500,000
Common Stock (no par value)	250,000 shares	250,000 shares

*Additional First and Refunding Mortgage Income Gold Bonds may be issued in series under the conservative restrictions of the Trust Indenture, which provides that future Bonds may be issued only for refunding purposes and for the acquisition of additional stores up to 60% of their appraised value.

Mr. G. H. Rennie, President, and who is to be General Manager of the Company, summarizes from his letter to us as follows:

Company: Canadian Department Stores, Limited, has been incorporated for the purpose of effecting a consolidation of 21 department stores operating in the principal cities of the Province of Ontario and one store operating in Montreal. The individual stores have been established and in successful operation for a period averaging more than 44 years and in the majority of cases are the leading merchandising institutions in their respective communities. The population of the Province of Ontario represents approximately one-third of the entire population of the Dominion. The Province absorbs more than 46% of the merchandise distributed in Canada and contains over 36% of the total homes in the country. The territory served by the stores to be owned by the Company embraces more than 50% of the population of the Province.

Security: The First and Refunding Mortgage Income Gold Bonds will be secured, in the opinion of counsel, by a direct first mortgage on the fixed assets of the Ottawa store and all the other fixed assets of the Company now owned or hereafter acquired, subject only to $2,500,000 First Mortgage 6½% Bonds to be presently outstanding.

A consolidated balance sheet of the amalgamating stores as of December 31, 1926, as certified by Neff, Robertson & Company, chartered accountants, after giving effect to the consolidation and the financing in connection therewith and including fixed assets, as appraised by Canadian Appraisal Company, Limited, shows net tangible assets of approximately $8,672,000. The Company covenants that it will pay no dividends on its capital stock while any of these bonds are outstanding, if such payment will reduce its net current assets below $2,000,000.

Earnings: Net earnings, as certified by Neff, Robertson & Co., available for interest on these Series "A" bonds for the ten years ended December 31, 1925, after deducting all operating expenses and annual interest requirements of the First Mortgage Bonds to be presently outstanding, but before deducting depreciation and certain non-recurring charges, have averaged $538,551 annually, or nearly twice the annual interest requirements of this issue. In no year of the above period have such net earnings been less than the combined annual interest requirements of the First Mortgage and First and Refunding Mortgage Income Gold Bonds to be presently outstanding.

It is expected that centralized buying of merchandise from large manufacturers and economies to be effected through consolidated operation will result in a substantial increase in net earnings from even the present volume of gross business. Based upon specific assurances from many manufacturers and wholesalers and a careful survey of possible operating economies, it is estimated that the net earnings available for bond interest for the first full year of consolidated operation will be in excess of $1,000,000, or more than three times the interest requirements on these Series "A" Bonds.

Purpose of Issue: The Series "A" bonds are being issued in part to the former owners of the constituent companies in payment for their properties and in part for cash to provide funds for the retirement of constituent company indebtedness, working capital and other corporate purposes.

Sinking Fund: A sinking fund, starting March 1st., 1930, payable out of available net income after paying all interest on these Bonds, equivalent annually to 2% of the largest amount of Series "A" bonds ever outstanding is designed to retire bonds through purchase at or below 105 and accumulated interest or through call by lot at that price. In addition to this regular sinking fund, it is provided in the Trust Indenture that after the payment in any one year of dividends of $250,000 on the Common Stock an amount equivalent to 20% of any further Common dividends paid in that year will be set aside and used as an additional sinking fund for the retirement of bonds of this issue.

Management: The management of the Company will be under the direct supervision of Mr. G. H. Rennie, President, and who is to be General Manager, and who for the past several years has been Assistant General Manager of the Robert Simpson Company, Limited, of Toronto. Mr. Rennie's executive staff and the Board of Directors will be composed largely of men previously associated with the successful operation of the various constituent companies.

These bonds are offered when, as and if issued and received by us, subject to the approval of all legal details by Messrs. Hearst, Mills & Hearst for the Company and Messrs. Osler, Hoskin & Harcourt of Toronto for the Trustee. Delivery will be made in the form of temporary bonds or interim receipts on or about March 15, 1927.

Price 100 to Yield 7%

There will be delivered with each $1,000 bond of this issue 5 shares of the no par value Common Stock of the Company.

Orders may be telephoned or telegraphed at our expense.
A Descriptive Circular will be mailed upon request.

Municipal Bankers

Bond and Sales Corporation Limited

34 King Street E. - Toronto

Montreal — London — Ottawa

The statements contained in this advertisement are not guaranteed, but are based upon information which we believe to be reliable.

are you content with - 4, 5 or 6% ? when you can get - 7% with absolute safety

How Hard and How Safely is Your Money Working for You?

As a bond buyer you must know first of all that United First Mortgage Bonds are safe. That, of course, is the big factor in any investment. You realize that the seven per cent. interest we guarantee is an unusually good wage for the services of your money, but you must know just how safe is any investment you may make in United First Mortgage Bonds.

Thousands of people located all over Canada have bought United First Mortgage Bonds, and in those thousands you will not find one who is dissatisfied, doubtful about or sorry for the investment. Therefore, if there are thousands of people who have found United First Mortgage Bonds to be an investment of the highest order, why should you let your money earn less for you than seven per cent.?

Five Points in Which United Bonds are Outstanding

In connection with every issue of United Bonds we sponsor and sell—

Location

(a) We make a personal survey of the locality. That section of the city in which the security-property is situated must be a growing one, showing a bona fide need of such a building.

Building

(b) We examine, with searching attention to detail, the plans and specifications. The building must conform to our standards, be well designed, of sound construction and materials.

Appraisal

(c) The bond issue is always based upon our own conservative appraisal of values;

Revenue

(d) A clause in the trust mortgage makes it a first claim upon all revenue from the building, for the purpose of paying interest and principal of bonds as due.

Supervision

(e) We supervise every bond issue we offer to investors, from the day the proposition is laid before us until the day when the last maturing bond falls due and is paid.

These points of unusual merit, and this sustained supervision which preserves them, are what make United Bonds unique as a completely safeguarded investment.

United Bonds are in Denominations of $50, $100, $250, $500 and $1,000

Maturities of 2, 3, 4, 5, 6 or 7 years

They pay 7% per annum, payable semi-annually. The normal Dominion Income Tax up to 2% on the income is refunded to the bondholder through us.

Let us send you details of issues we are offering now.

Department
Please forward without obligation your booklet "The Highest" and information about issues of First Mortgage Bonds now being offered.
Name
Street
City or Town
Prov.

United Bond Company Limited

Imperial Bank Bldg., Windsor.

HOWARD C. WADE, President.
WM. BROWN, Vice-President and Manager.

297 Bay St. Toronto.

UNITED 7% FIRST MORTGAGE BONDS

TRAVEL FUNDS *for* CANADIAN TRAVELLERS

WHEN planning a trip either to great cities or unfrequented places, you may obtain from the Bank of Montreal travel funds suited to your individual needs.

Travellers' Cheques in convenient form and cashable in Canada and in other countries, or Letters of Credit that are acceptable the world over, supply funds with safety and convenience.

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Established 1817
Total Assets in excess of $750,000,000

Principal Agents Abroad—
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A Business that turns its stock 365 times a year

LIKE Time, the Dairy Industry never ceases. Day and night—Sundays and holidays, the world's most important food is distributed in countless million homes.

Not only does the Dairy industry turn over its product practically every day, but its business is very largely on a cash basis.

The value of Dairy products in Canada is over one quarter billion dollars, surpassing the Pulp and Paper, the Flour Milling and other outstanding industries.

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LIMITED
7% PREFERRED
Price 99 to yield 7.07%

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London, Ont. Winnipeg

MIDLAND BANK
LIMITED
Chairman:
THE RIGHT HON. R. McKENNA
Joint Managing Directors:
FREDERICK HYDE EDGAR W. WOOLLEY

Statement of Condition
December 31st, 1926

RESOURCES	$5 = £1
Cash in hand and Due from Banks	$356,082,679·77
Money at Call and Short Notice	113,934,258·15
Investments	194,267,910·75
Bills Discounted	233,721,560·10
Advances	1,002,299,963·73
Liabilities of Customers for Acceptances and Engagements	185,327,225·96
Bank Premises	34,682,873·21
Investments in Affiliations	32,469,045·75
	2,152,785,517·42
LIABILITIES	
Capital Paid up	63,328,990·00
Surplus	63,328,990·00
Deposits	1,840,800,311·46
Acceptances and Engagements	185,327,225·96
	2,152,785,517·42

Together with its affiliations the Midland Bank operates 2360 branches in Great Britain and Northern Ireland, and has offices in the Atlantic Liners *Aquitania*, *Berengaria* and *Mauretania*. The Foreign Branch Office at 196 Piccadilly, London, is specially equipped for the use and convenience of American visitors in London.

HEAD OFFICE:
5 THREADNEEDLE STREET, LONDON, E.C. 2, ENGLAND

The Canadian Engineering Standards' Association

WHILE the Canadian market is as yet too limited for many types of large scale production, yet there are great gains possible in this direction through the elimination of non-essential varieties of products, says the Royal Bank of Canada in its February letter. Standardization of manufactured products is a very important element in the extension of foreign trade. Canada's exports of automobiles, automobile parts and agricultural implements are increasing steadily and readily meeting competition in the world's markets. This has been possible only through the standardization of parts in conference with those of the large producers. Thus, if an automobile axle breaks in Melbourne, Australia, a new one of the correct size is readily available in a nearby garage. This axle may or may not be manufactured in Canada, but, as the number of sizes is limited, all dealers are in a position to carry a full supply.

In 1901, the British Engineering Standards Association was formed with the purpose of eliminating all needless sizes and varieties of parts and products in various lines of engineering endeavour. The resulting standardization permitted dealers throughout the world to carry adequate stocks of British products and parts without the undue credit strain which would have been necessary, had an unduly and inefficiently wide variety of these products and parts been placed on the market. Since the organization of this association, similar bodies have been formed in eighteen other countries, including Canada. These associations are in constant communication with one another, and are all tending toward a world-wide standardization, particularly with regard to engineering projects.

The Canadian Engineering Standards' Association, incorporated in 1919, does not assume the role of dictator, but is purely a co-operative organization, guided in its operations by the industrial interests which it serves. It does not itself initiate any standards, but acts on the suggestions received from responsible industrial firms or individuals. The association has published nineteen specifications to date, and committees are at present working on twenty-six standardization projects; specifications, so far, include steel bridges and structures, reinforcing material for concrete, wire fences and gates, stove bolts and transformers.

The practice of standardization is not wholly confined to the engineering and manufacturing industries; banks, credit organizations and advertising agencies are examples of national and international organizations that have adopted standard printed forms which greatly facilitate the interchange of their business.

The habit of producing a product just a little different from that of a competitor has created a multitude of new and costly sizes and shapes that are not interchangeable or readily repairable. The folly of the practice is shown in a concrete way by the investigations carried out by similar organizations in other countries, where it was found, for example, that five sizes of paving bricks were necessary to meet all the demands of the sixty-six varieties then on the market; that four sizes of bedsteads, springs and mattresses meet the market requirements of seventy-eight sizes previously manufactured.

Canada is a young and growing industrial country, and it is much easier for the small number of manufacturers in this country to be brought into agreement than in the more highly industrialized countries. By cooperation at this stage of development, and by eliminating all possible waste, our manufacturers will avoid, to a substantial extent, the heavy overhead due to idle or infrequently used machinery. The resulting increase in efficiency should tend toward lower prices and to an improved chance to compete in the world's markets.

What Capital and Labor Can Do

(Extract from the Morning Post, London)

IT IS hard to realise that none of the Northern Ontario gold mines I have mentioned is more than 15 years old. The vast developments which have sprung up in these remote districts are all the more remarkable because of the way in which the Great War arrested their progress. They will always be monuments of what can be achieved, starting from nothing, by the courageous and intelligent use of capital.

It would do many of the theoretical economists of our intelligentsia a world of good to see how these great centres of activity have sprung up and blossomed in the wilderness, and how these infant industries, profiting by a knowledge of the mistakes and diseases of their older relations in other countries, have successfully overcome their teething troubles, and now show promise of attaining a healthy and vigorous development, the magnitude of which no one dares to estimate. Even Canadians are only just beginning to realize the possibilities. Americans, however, are not so slow to "catch the vision." "When I was in Europe," said a great Canadian industrialist to me the other day, "I noticed that, in England especially, the constant propaganda against capital has left it with an 'inferiority complex,' and has given it a bad reputation in the minds of many people. If Capitalists want to rid themselves of that complex, and if economists want to reassure themselves as to what Capital can do, they can find no more striking instances than in the wilds of Northern Ontario." After a week of impressions, each more staggering than the last, I can only agree with him.

Asbestos waste as a soil strengthener is the latest in the line of by-products. Early in 1926 the Development Branch of the Canadian Pacific Railway undertook an investigation and inaugurated a series of experiments in the use of this material. Macdonald College actively co-operated and results so far show that this material has a real value when applied to certain soils. The Dominion and Provincial Departments of Agriculture have been interested to continue research and field tests. This may result in wide use for vast quantities of waste, disposal of which has been a problem to the asbestos industry for years.

Thirty foxes bred in captivity but untamed, have left Kingston for Helsingfors, Finland, via the Canadian Pacific Express. They are destined to Finland's first Canadian fox farm, to be operated by Chester Simpson, an Ontario breeder.

MARKET FOR UNLISTED SECURITIES

Industrial Stocks	Bid	Ask
Alta. Pac. Grain Pref.	$ 90.00	$ 92.50
Alta. Pac. Grain Com.	26.00	26.50
Belding Corticelli Com.		84.00
B. Greening Wire Pref.	93.00	95.00
Belding Corticelli Pref.	101.00	
British Amer. Oil (new)	23.00	23.75
Border Cities Pref. bonus	10.00	13.00
Brooks Motors 1 Pref. 1 Com.	4.50	6.00
Brooks Motors 1 Pref. 2 Com.	6.00	7.50
Brooks Motors Com.	1.70	2.50
Can. Explosives Com.	175.00	
Can. Machinery Pref.	25.00	
Can. Machinery Com.	7.00	10.00
Can. Marconi	1.00	1.25
Canadian Westinghouse	183.00	187.00
Cockshutt Plow Pref.	75.00	76.00
Cockshutt Plow Com.	6.00	10.00
Collingwood Ship Com.	28.00	
Cosgraves Breweries	7.50	8.00
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Dom. Fndry & Steel Pref.	12.00	
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Dom. Manufacturers' Pref.	60.00	
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Gosse Packing Com.	51.00	55.00
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King Edward Hotel B	60.00	63.00
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Milton Brick Com.	16.50	
Mount Royal Hotel Com.	5.00	6.00
Mount Royal Hotel Pref.	54.00	55.50
Muirheads Com.	5.00	
Muirheads Pref.	10.00	11.50
Nat. Grocers 1st Pref.	95.75	97.00
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Neilson Wm. Pref.	109.00	
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Toronto Carpet Com.	125.00	
Toronto Carpet Pref.	97.00	
Willards Choc. Pref.	67.00	70.00
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Br. Col. Permanent Loan	$ 95.00	
British Mortgage & Trust	200.00	205.00
Can. Mtge. & Investment	66.00	
Chartered Trust	76.00	
Commer. Finance Pref.	67.50	72.00
Commer. Finance Com.	17.00	22.00
Debenture & Sec. Com.	62.00	67.00
Debenture & Sec. Pref. 5%	50.00	55.00
Kitchener Finance	4.00	
Lambton Loan	75.00	
London L. & S. (par $50)	44.50	48.00
Man. Finance Pref. B	5.25	7.25
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Man. Finance Com.	.55	.90
Midland Loan Saving	11.50	15.00
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Mtge. Disc. Com.	.50	.70
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Sherbrooke Trust Co.	110.00	
Sask. Mortgage	27.00	30.00
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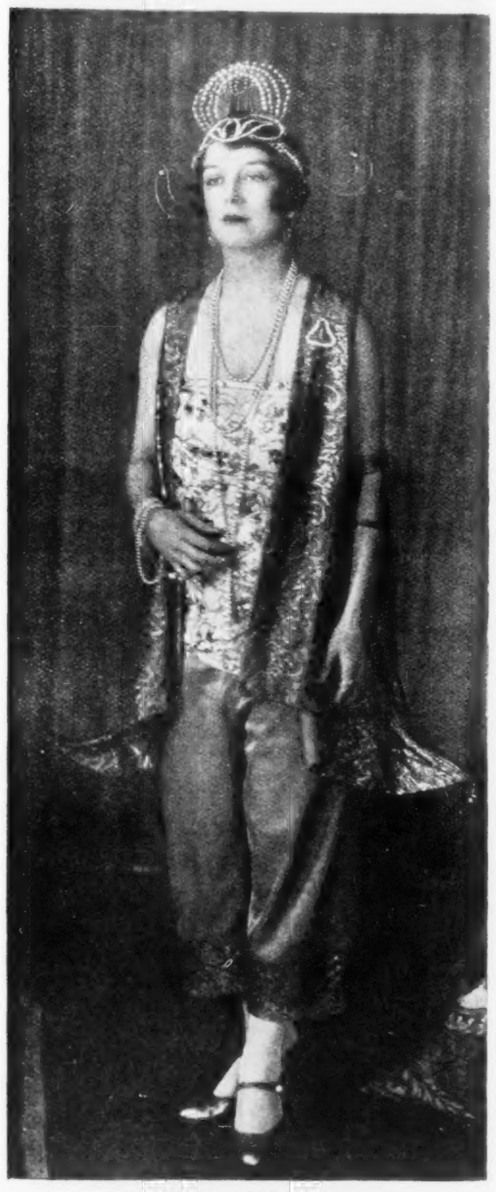
SATURDAY NIGHT
WOMEN'S SECTION

TORONTO, CANADA, MARCH 5, 1927



MRS. GEORGE GALT
Marco Polo's Chinese Princess, Golden Bells.
—Photo by Jessop.

At the Fancy Dress Ball recently held in Winnipeg—Lady Tupper as Madame Recamier.
—Photo by Campbell Studio.

MRS. FRED BAWLF
General Convener of the Fancy Dress Ball as Joan of Arc.
—Photo by Campbell Studio.

Rideau Hall as it is Today

A Vice-Regal Residence of Many Renovations and Changes

By Jessie E. Carter

THE great limestone pile, which has been the home of the Vice-Regal party in Canada since it was first leased and then afterwards purchased from Thomas McKay in 1865, has upon it many marks, which are attributed to the changes made by the different Governors-General, who lived there subsequent to that date.

Mr. McKay was a lumber king and he built his mansion close to the confluence of the Rideau and Ottawa Rivers, and not far from where the Gatineau river empties into the Ottawa.

Since the arrival of the first Governor-General, Rideau Hall, as it is called, has undergone elaborate changes and extensions to suit the tastes of the Governor-Generals and their wives.

To Lord Lisgar was given a new stone wing, much landscape gardening, iron gates and a conservatory. For Lord Dufferin, a ball-room; for the Aberdeens, with their anxiety for the welfare of the servants, a chapel and organ. An oak-panelled office was given Lord Grey. This office still retains its identity. For the Connaughts a new house front and a more dignified entrance. For the Byngs large and finer gardens and cleaner kitchens.

We have now Lady Willingdon, who has come direct from the Orient where she lived for six months. Before that, they were years in India, when Lord Willingdon was Governor of Madras and Bombay. The influence of these years is manifest in many rooms in the renovated Government House of to-day. In treasures of jewelled ornaments, pictures, tapestries, and other fields of art, the new *menage* of the Willingdons has been impressively enriched.

One of the first moves in the internal transformation of Government House was the establishment of a Chinese room in place of what was formerly the somewhat bleak Blue Gallery. And what a transformation it is! Imperial tapestries, panels richly glowing with the soft sheen of silken embroideries; beautiful old lacquer in cabinet and screens; carved teakwood chests, strange lamps upheld by dragons and others of carved wood with pagoda shades.

The Chinese gallery is a long room, but it has a fair width to remove any suggestion of a hall. The length has been emphasized as a basis to the furnishings, by a double row of opaque ivory, silk, red-dragoned lanterns and, on the floor by a row of spreading palms in ancient, embossed brass or copper pots, which in turn rest upon tables gorgeously covered by tapestry, embroidery, or, frequently, an exquisitely colored scarf.

An enhancing neutral background for this room's eastern treasures is formed by blue-grey walls, taupe curtains and a plain taupe rug. The numerous chesterfields and stuffed chairs are covered by creamy chintz with a leaf-and-stem design in dull blue and wood brown. Cushions hold a glint of gold, royal purple and bright blue.

At intervals on the windowless wall of the long room are four rare lacquer cabinets. At the lower end is a magnificent lacquer screen, balanced at the far end by the grand piano which is covered by an embroidered terra cotta shawl which also came from the palace at Pekin. Tables, richly shrouded by embroidery or tapestry, hold priceless ornaments and sacred symbols of the East. Auxiliary to the high strung, dragoned lanterns are many floor and table lamps of gay modern oriental design and coloring.

Passing out, the eye is caught by two delicate pictures in embroidery, The Wedding and The Funeral—quaint examples of oriental imagination. As one passes the lacquer screen, what, at first sight, appears to be an etching, is seen to be in reality a picture delicately wrought in iron, and having as a background the plain grey of the wall.

In the dining room is found the family dining table, brought from India. It was the work of the school of art in Madras. It is of rosewood, with finely carved beveled edge, and it is in three pieces, the two ends forming the oval. For intimacy with all the guests, the heads of the tables have their foot rests at the centres of the sides. The dining room is a large L-shaped room with three fireplaces, and successive Governors-General, painted by noted artists of their time, look down upon the numbers of large tables which are placed for the frequent entertainment of numerous guests.

Traversing the long hall and ascending a brief flight of stairs one comes to the bedrooms of Their Excellencies. The Viscount Willingdon's, becomes a man's, is severe in its simplicity, almost the only personal note being the portrait of his elder son, which hangs beside the bed. He was Lieutenant The Honourable Gerald Freeman-Thomas of poignant memory—missing from the Coldstream Guards at Mons in September, 1914.

Across the hall is Lady Willingdon's bedroom where the hangings and coverlet of the bed are heavy dusky blue silk, the dusky shade being due to a faint coloring of mauve. A mahogany dressing table, bright with silver and crystal toilet articles, a comfortable blue-covered lounge, tall old wardrobe and a fireplace topped by intimate family pictures, complete the room except for the handy bedside table on which rests the best bed-time reading. The room is in a semi-circular wing at the rear of Government House, overlooking the gardens, and only blue side curtains are used on the windowed side.

The daytime rooms of Their Excellencies are down stairs, also in the circular wing, and are known as Her Excellency's Boudoir and His Excellency's study. The former is a big, comfortable sitting room. Here, as in most of the other rooms, is the warmth, and color of English chintz, the beauty of faded crimson damask curtains, the grace of occasional Chippendale chairs, the tall, fine book-cases for pleasant hours. The main colors of the chintz are blue and crimson—the latter in the plumage of long-tailed cockatoos, and the rug is a warm grey. Here flowers the tall and graceful Ereca melanthera, one of the heathers. It is particularly effective in giving the effect of height to the room. The shades of several small but high, table lamps are uniform, plain parchment with a semi-conventional border in blended rose, mulberry mauve and green. Cushions of the favorite purple, combined with gold and silver, the desk set of purple leather tooled in gold, copper pots holding great mauve chrysanthemums, shades of purple in table covers display Her Excellency's taste in color.

The Green Room, just along the corridor before arriving at the formal drawing room, is a favorite of frequent visitors. As the name implies, the predominating color is a vivid green, somewhat deeper than apple green. The room is lighted by many lamps with delicate pink parchment shades. In opposite corners, on the day of our visit, were giant "majestic" chrysanthemums towering well up towards the ceiling. There is a Persian rug on the floor, and the chairs and chesterfield are covered with a cherry-blossom chintz. Beautiful prints from the Chatsworth gallery of the Duke of Devonshire hang on the walls, The Blue Boy, The Age of Innocence, The Boy With a Rabbit. The most fascinating things in the room are the ornaments of jade, amethyst, mother of pearl and ivory, taking the forms of fruits, flowers, beetles, fish, frogs, all exquisitely designed and executed.

Rideau Hall is by no means the finest Government mansion in Canada. In truth it is a shabby old pile, dignified by age, by the broad acreage in which it stands, by the lovely gardens, and—most of all—by the generations of British gentlemen who have had their brief tenure of office. Each has altered to his taste and convenience for the period of his office. All have made of Government House a charming residence, but none have done it better than the present Governor-General and Viscountess Willingdon.

Rumania's Fate in the Balance

RUMANIA is at the present moment the field of conflict for power between the Royal family and a group of politicians. And the issue of the contest may have far reaching and important effects on every country in Europe.

The contestants are the Rumanian royal family and the Parliamentary opposition, on the one hand; and the Government of General Averescu, supported by Ion Bratiano, the "shrewdest politician of the Balkans," on the other. A year ago Prince Carol, heir apparent to the throne, submitted his abdication as Crown Prince and a member of the royal family and it was accepted. A few days later King Ferdinand, his father, appointed a Council of Regents consisting of the Patriarch of the Orthodox Church, the President of the Appellate Court and Prince Nicholas, Prince Carol's younger brother. They will reign in case Prince Michael, the 5-year-old heir apparent, son of Carol, is called upon to ascend the throne during his minority.

When the King fell ill at the beginning of November the problem became quite acute whether, in case of his death, the Council of Regents would actually take power. This council is the creation of Ion Bratiano, three times Prime Minister of Rumania covering a period, with interruptions, of twelve years.

The opposition complains that the Bratiano brothers—the other well-known Bratiano is Vintila, the former Finance Minister—are holding the country as their fief. It was Ion Bratiano who persuaded, some say forced, the King to appoint the triumvirate of Regents, two of whom are his friends and political lieutenants.

When at the beginning of this year dissatisfaction with his regime threatened to assume the proportions of a revolt, Ion Bratiano, without consulting anybody, appointed as his successor General Averescu, the head of a "party" which counted seven representatives in Parliament. The composition of the council is naturally most humiliating for the royal family.

Last September the Sinaia royal castle had as its guest for two weeks Count Nicholas Banffy, one of the foremost Hungarian aristocrats of Transylvania, a former Minister of Foreign Affairs of Hungary. Shortly after his visit to Sinaia he left for Budapest where he had long conferences with Count Bethlen, the Prime Minister of Hungary. Subsequently a member of the Hungarian opposition revealed in Parliament that Count Banffy had elaborated a plan with King Ferdinand for the union of Hungary and Rumania under the dynasty of Ferdinand. Count Bethlen gave an evasive answer in which he tried to hush up the whole affair. The Bratianos were furious when this plan was divulged. Hungary would certainly not leave the road open for their triumphant march.

The future of the country is in the balance. The decision of its destiny must be very widely felt. A report has just been circulated of the engagement of Archduke Albrecht, a member of the Hapsburg dynasty, and Princess Ileana, daughter of Queen Marie. Such a rapprochement between the two countries might be a mortal blow to the Bratianos and might assure the final victory of the Rumanian royal family.

CHARMING GROUP AT THE RECENT ARTS' BALL, ORGANIZED BY LADY TUPPER AND MRS. FRED BAWLF, IN WINNIPEG
From Left to Right: Miss Geraldine Foley, Lady Tupper, Mrs. David Finkelstien, Mrs. Robert Rogers. Standing—Mr. Hugh Ross, Mrs. Alan Crawley, Mr. David Finkelstien.
—Photo by Jessop.

AROLILIA

She comes not when Noon is on the roses—
Too bright is Day.
She comes not to the soul till it reposes
From work and play.

But when Night is on the hills, and the great Voices
Roll in from sea,
By starlight and by candlelight and dreamlight
She comes to me.

—*Herbert Trench.*

LONDON LETTER

Lord Hewart

I SEE by a cable in the London press that Lord Hewart, Lord Chief Justice of England, has been invited by the Canadian Bar Association to be their guest at Toronto next August. I hope for the sake of the Canadian public as well as for his own, that Lord Hewart will accept. He is not only a great figure in public life, a classical scholar and a fine speaker, but he is delightfully human and most kind. As an after-dinner speaker Lord Hewart is much in demand and he has a fund of entertain-

MRS. PANKHURST AS CONSERVATIVE CANDIDATE

A new portrait of Mrs. Pankhurst, the famous Suffragist leader, who recently was unanimously adopted as prospective Conservative candidate for the Whitechapel and St. George's Division, London, England. She would no doubt regard a seat in the House of Commons as a fitting climax to her active career in championing the cause of Votes for Women.

Flemish Pictures

Odd Histories

London Changes

Glowing Phrases

New Fancies

English Plays

MR. FRANK O'NEILL, who toured Canada with Sir John Martin Harvey, writes an interesting article in the "Daily Mail" about Canada's demand for English plays. It is certainly a happy thing from the Canadian point of view—as well as from that of the people who have made a success—that Martin Harvey, Matheson Lang and the D'oyly Carte Company lately visited Canada and gave some typical examples of English acting. Mr. O'Neill's article is practical, and is meant for the benefit of those managers who shrink from the cost of taking a company across the Atlantic. He feels sure that it would pay them to do so as the Canadian theatres are large and the audiences likely to be good.

At present we have a surfeit of American plays. Most of them have been successes in the United States. So long ago, in some cases, that a Canadian girl, lately arrived, tells me the slang is old and the plays out of date. In some cases these pieces have a short life and not a merry one. In others the success they made across the ocean is repeated here and plot, humor, or bright songs compensate for their obviously alien origin. As to American actors and actresses they should certainly be the most enthusiastic supporters of Anglo-American friendship when they go home, for once established, they are sure of the affection of their English public.

Mary MacLeod Moore

Leave Some Vacant Spaces

THE area around newly planted trees should be kept free from weeds and cultivated. The custom of planting these areas with annuals or bedding is not to be encouraged, as it gives an untidy appearance to the garden.

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PORT ARTHUR, McNulty's Ltd.
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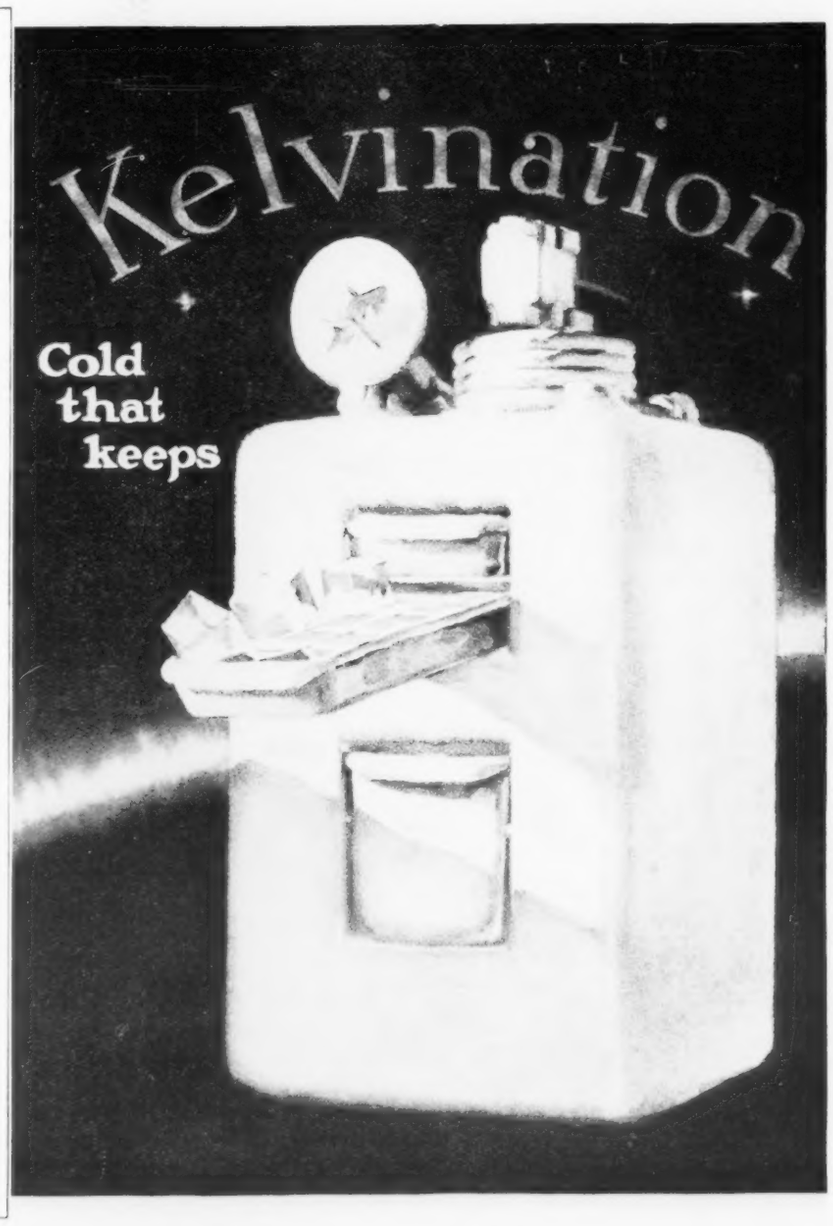

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Fashion Comes Forth Into the Footlights

By Charles Sword

Fashion used to be a rumor.

Now it is a fact of flesh and blood, of color and moving line, set forth upon a stage.

Where the ladies of former times had to insert themselves by a tremendous effort of the mind into a small fashion drawing about three inches long and wonder if it became them, they now behold the fashions of Spring, the particular, specified styles and modes of the coming gay season, displayed upon actresses and mannequins expertly exhibiting the garments in the clear and revealing gleam of the footlights.

The annual fashion show of the Robert Simpson Company has become so imposing a display, it has had to lease Vaughan Glaser's Victoria Theatre this coming week. There have been excellent fashion shows by Simpson's before this. But 1927's gay and jaunty colors, its happy solution of the problem of the sports costume, can not be shown in any mere parade of pretty mannequins.

Fashion is dramatized, this year. With music and dancing, with divertissement brought from New York, with famous artistes in the delicate affair of showing off frocks, artistes who have been brought from Fifth Avenue's smartest shops, Toronto will see the fashions one by one brought out in sharp relief on the lighted stage where they will linger long enough to be studied; the ladies may select their type, their color—and in an afternoon of music and entertainment, seated in comfort, the problems of the season are dissolved.

Paris and London have their boulevards and their Bond streets. They are close to the fountains of fashion. The Robert Simpson Company have solved the little matter of distance and time, and their observers have come fleeting home, laden with frocks and gowns and hats and the infinite accessories of fashion. With the result that Toronto's great fashion show will synchronize with the show in the Bois, and the parade in the Row.

From the black satin wrap which will lead the great procession at Easter to the consideration of the fact that Paris has decreed *soft* materials, the Robert Simpson Company spectacle will reveal each factor of the mode, one by one. But it will be the triumph of the fashion-makers over the problem of the sports costume which will catch the fancy of Toronto most of all.

The sports costume has been a problem. All of a sudden, through wars and reactions and revolutions and tribulations, there departed from the feminine world a certain basic quality of demureness and Chinese propriety. The girls, aye, and those who once upon a time defined themselves as girls only when the children were not within hearing, began to dress as girls must always have wanted to dress since the beginning. They wanted to be young, gay and their clothes must be inconsequential. And in a moment, the sports costume was born.

How the genii of fashion must have striven and torn their whiskers in the early days of the sports suit! Well, they have mastered it. Even the evening gowns this season are two piece, so pervasive has been the influence of the sports costume. But in the fashion show, you will see the victory. Sports costumes that will, for color and tone, make even Muskoka sunsets creep more quickly down; for imagination in the opposing of colors, for ingenuity in the improvement of line, not losing the essential informality of the sports mode, but emphasizing it and giving it a fuller meaning, the sports costumes have been advanced to meet a wider range of use. Their youthfulness has been put within reach of those no longer of tom-boy years, and in others, you could either play badminton or pour tea.

The Marmeins, at the left, who will be a feature of the Robert Simpson Company's fashion spectacle at the Victoria Theatre the coming week, are fresh from New York triumphs. On the right, one of the New York models who are appearing in the show. Inset, one of the new Spring fashions.

Another feature of the Robert Simpson Company's style show will be the display of the degradé color combinations. Contrary to what you at first fancied, this means merely the use of two or more shades of the one color for contrast — grey working its way outward to white and to black, rose wandering through beige and sand back to rose again: a unique idea, surely, and one offering no end of scope to the person who employs some imagination in her own behalf.

The soft materials, the elusive lines still adhering gallantly to the simplicity of line from collar to hem, the introduction of subtle detail such as pleatings, tuckings, fagottings which in certain instances make the difference between a frock and a quantity of dress goods—while the music is playing and the graceful movements of the dancers still linger in the eye, the women of Toronto will find what they are seeking for themselves this season under the undeceiving footlights and spotlights of the Victoria Theatre.

There will be matinees every day as well as the usual evening performances. At all performances, the Marmeins, who have come direct from New York successes with Damrosch, will dance. These remarkable dramatic dancers have appeared in concert with the New York Symphony and other of the great American musical institutions. With them they have brought their director, Lamar Stringfield, and members of their New York orchestra to augment the Victoria Theatre Orchestra during their numbers.

For ladies exclusively, there will be two lingerie fashion shows at eleven o'clock Tuesday and Thursday mornings.

Here and There in the Old World

From Grave to Gay
From Lively to Severe

The Real Charlie Chaplin

POOR Charlie Chaplin! "Poor?", I can hear you ask, probably rather indignantly and impatiently at the epithet being applied to one whose fame has reached every household in America and the British Empire and whose income is fabulous. But I repeat it, because, with all the greatness which has been thrust upon him, Charles Chaplin is still very bewildered and very young.

Like a spoilt child he sometimes does egregious things. Sharp punishment descends upon him and he gazes round, dazed at the rough time which has suddenly come.

I can picture him at the moment in New York whither he has journeyed to avoid the activities of his wife's lawyers at Beverley Hills, his Hollywood home. Her story that he behaved with abominable rudeness to some of her friends one night rings true to those who know him. He happened to feel "temperamental" just then, that was all! But he is quite unconscious of having hurt anyone, for he would sooner do anything than cause another person pain. And now that retribution has descended with a heavy hand I can see him sitting, gazing at New York's skyscrapers from a luxurious suite in an expensive hotel and wondering why on earth something has suddenly hit *him*.

After all, one must remember that Charlie is a very great artist with all an artist's moods and fancies and without anything much in the way of an education to help him to control them. This hero of millions is just a little Cockney boy who had to turn out and earn his living pretty early in life. A few free and easy years with a merry music-hall company and then Fortune suddenly handed out to him pretty well everything she had to bestow. Is it very wonderful that, even after some years of dizzy triumph, Charlie, like the gentleman in the old song, "don't know where 'e are?"

His "artistic temperament" riots unchecked. One moment he is bubbling over with life—joking, playing tricks, making plans for the film future. An hour or two later he is cast into the deepest gloom. He will sit morbid in a corner, ignoring his engagements and refusing conversation of friends who come up to him.

He has been portrayed as immersed in the vices of the cinema colony or as callously dodging his wife's legal demands. Not a bit. His lack of control caused trouble once again and he is now vastly surprised—and also indignant—at what has resulted from an explosion which he himself never treated seriously.

* * *

Distinguished Lady

WALBURGA LADY PAGET, who has been protesting in the Press against the proposed establishment of a trade union for servants, is a wonderful lady, now in her eighty-eighth year and very much the *grande dame*. Since the publication of her two famous books of diplomatic memoirs of many lands Lady Paget has lived at Unlawater House, her lovely home at Newnham-on-Severn, and when I saw her there she was as witty and active as ever. She is very proud of her garden, where stone seats covered with her own mosaic work stand beside shallow ponds lined with vivid blue tiles and provided with tiny steps for her tortoises to clamber up and down when they feel so inclined. Indoors Lady Paget has gratified her taste for brilliant coloring by decorating some of the rooms herself in the Italian style and here, amidst her many treasured souvenirs of "Embassies of Other Days," Lady Paget is well content to look out upon the world in which for so long she played an important part.

* * *

Miss Sitwell's Poetry

MISS EDITH SITWELL'S theories seem so revolutionary to the average gentle reader of gentle verse, and her spirit in debate so ardent, that when she discourses on modern poetry there is always a chance of ructions. One gathers that she is quite pleased when she has poked her audience into protest. She tells with zest the story of a young man who at the end of one of her addresses got up and scolded her, roundly declaring that the people who read poetry had the right to say what poetry should be made. She asked him what his work was, and when he said he made trams, she replied, "Well, I have to ride in the trams you make. If I were to come into your workshop and tell you how to make a tram, would it be a good tram?" "It would not," said the tram-maker. "And if you came and told me how to write poetry," said Miss Sitwell triumphantly, "it would be rotten poetry."

She had a more congenial audience when she dined with the Literary Circle at the National Liberal Club, London, recently, and discoursed to them on modern poetry, its meaning and its technique. The members chaffed her unmercifully in the discussion that followed but they did understand what she was driving at, and she took it in good part. She had the support of one other poetess, Mrs. C. F. G. Masterman, who is one of the Lyttleton family—her father is General Sir Neville Lyttleton— and who protested against the critics who had told her what sort of poetry to write. Miss Sitwell had to a considerable degree disarmed her hearers, partly by the exquisite way in which she read illustrative poems, and partly by the pleasure it gave them to gaze at her as she sat there looking so curiously distinguished in her stiff gown of green and gold brocade, a huge green jewel gleaming on her slender hand, and her odd way of wearing her hair, proclaiming defiantly that, if she chose to look so unusual, she had as much right to do so as she had to write unusual verse.

MISS EDITH SITWELL

Daughter of Sir George Reresby and Lady Ida Sitwell, and a poetess whose work is subject to much discussion in England. She has two brothers who are also poets and artists, Sacherville and Osbert, both keen students of painting and architecture, as well as writers of striking verse. The sister and two brothers are a very remarkable trio with distinctively original ways of thinking and of presenting their ideas.

A Jewelled Name

LADY CUNARD has always been an interesting personality, and now she has been original enough to make a determined effort to change her Christian name from Maud to Emerald. The circumstances that have prompted this move arise from the fact that now that there is another Lady Cunard, in the person of the wife of the present Baronet (who inherited the title on the death of Sir Bache Cunard), it becomes necessary for Lady Cunard to be designated by her Christian name, in order to avoid confusion.

Unfortunately, she particularly dislikes her own name, and the idea of being known as Maud Lady Cunard does not appeal to her at all. So now her friends get letters signed "Emerald," and are asked to call her by that. "Emerald" certainly sounds very pretty, and has evidently been chosen by Lady Cunard with reference to the fact that not only does she possess some very fine Cartier emeralds in ring and bracelet form, but that she has a bandeau of these stones which can be used across the forehead or placed with excellent effect over the shoulder.

The idea of naming oneself after one's most beautiful jewels opens up many interesting possibilities. Lady Curzon (of Kedleston), who is a particular friend of many years' standing of Lady Cunard, might equally transpose her name of Grace into "Sapphire," for she owns some beautiful specimens of this lovely blue stone; or Lady Wimborne might change Alice into "Ruby," out of compliment to her parure of rubies; or, again, Mrs. Ronald Greville, who is called Margaret (though known to her intimates as "Maggie"), might very reasonably metamorphose herself into "Pearl," for her ropes of pearls are well known for their size and lustre.

* * *

Painter on Ankles

"THE Englishwoman has perfect ankles—straight and true and as beautiful as any in the world, including the American woman's," said Mr. A. J. Munnings, R.A., the painter. Mr. Munning last Friday was the judge in an ankle competition at a ball at Norwich, and what he saw, he said, was a revelation to him.

"It was most difficult to make an award," he added, "but when the ankles were viewed from the back, judging was easier. Ankles that seem perfect from the front are often disappointing at the back. In some ankles which are otherwise perfect the Achilles tendon does not come down gracefully.

"More dancing, more sport, more exercise generally have made our girls' ankles the things of beauty they are to-day, a vast improvement, I should say, on the Victorian age—but it was very difficult to get a view of the Victorian ankle."

* * *

Archaeological Discovery

THE archaeological discovery which has recently been made in Rome will be of interest to all tourists to the Eternal City. All the world knows, of course, the celebrated "Torso of Hercules" on its revolving stand in the Vatican, executed, according to the inscription, by Apollonius, who is supposed to have lived at Athens during the first century B.C. And equally well known is the famous "Pugilist" in bronze in the National Museum, attributed by the best experts to the finest Hellenistic period some centuries earlier. Only now in the twentieth century has it been discovered that both works are by the same hand, the inscription of Apollonius having been found on the boxer's glove. So even the greatest archaeological experts can at times be several centuries out in their dates! How the discovery was never made before seems almost incomprehensible, for the great boxer has so often been cast and closely examined by literally thousands of people. It is all the more surprising, too, when one considers how few Greek works there are in Rome. The finest examples in the world are in the British Museum and the Louvre, while, perhaps, Tunis contains the best of the bronzes. The Romans in fact are liable to let their masterpieces pass out of their hands through ignorance. The "Headless Youth," for instance, found by Professor Lanciani among the ruins of Nero's villa at Subiaco, and now the gem of the National Museum, was originally offered to Berlin, but fortunately for the Romans and, incredible as it may sound, was refused by the Germans.

* * *

Decadence of Montmartre

THE sudden decadence of Montmartre, the Montmartre of the rich foreigner and the cheap franc, has furnished a theme for much of the recent wit of Paris. There have been accounts of "dancings" at whose supper tables at midnight not more than two dozen guests could be found—two being paying guests. There have been pictures in the comic papers of waiters taking down the notices in English and trying once more to learn French. There have also really been a number of restaurants which have closed their doors. The Apollo, where you could dine for 200 francs if you were careful, has gone, and so have the Colisée and the Imperial. There has even been a meeting of a hundred surviving proprietors of "dancings"—or proprietors of surviving "dancings," for most of the others have got away with their profits—to decide upon a course of action. Naturally the first suggestion was to abolish the State tax of thirty per cent. on the champagne sold. A drastic cut in orchestras and jazz bands is also contemplated, as is even a sort of general strike by closing the Coltes de Nuit altogether, at which, I fancy, few Frenchmen would protest.

The Sluggard's Defence

When the sun ariseth red
Rise not thou, but keep thy bed;
When the morn is dull and grey,
Sleep is still the better way;
Beasts arise betimes—but then
They are beasts, and we are men.

Is the morning fair and fine?
Sleep shall give thee dreams divine;
Doth it pour with pelting rain?
'Tis a hint to doze again;
Is it neither fair nor wet?
Sleep until the weather set.

Wouldst thou walk uncleaned streets?
Catch from shaken mats the sweets?
Wandering through unswept rooms,
Stumbling over casual brooms,
Have scowling housemaid round thee scan?
All these salute ye early man.

Morning sleep avoideth broils,
Wasteth not in greedy toils,
Suffers neither care nor grief,
Giveth aching bones relief;
Of all the crimes beneath the sun,
Say, which in morning sleep was done?

Charles Lamb

Choose Your Age —

Don't accept the verdict of the years

This simple rule in daily care is preserving youthful charm for thousands ...... follow it for one week, note the difference that comes

"BE forty if you must, but never for an instant look it," is the modern woman's doctrine.

Youth can be safeguarded. That's proved on every side today. Thirty manages to look twenty, forty to look thirty under present methods in skin care.

The right way is the natural way. It starts with soap and water, with pores kept clean and open so as to naturally perform their functions.

Do that in the right way, with the right kind of soap, and you will be surprised at the results that come. Leading skin specialists have learned that proper cleansing is probably responsible for more youthful skins beyond the allotted time than any other method known. Try this for a week and note the result.

THERE are proved ways and unproved ways in skin care. The wise woman chooses the proved way.

The rule outlined in the text at the right is probably responsible for more naturally clear and youthful skins than any other method known.

It is safe and one can follow it without expense or bother. Its results are [illegible].

The rule and how to follow it

Wash your face gently with soothing Palmolive Soap, massaging the lather softly into the skin. Rinse thoroughly, first with warm water, then with cold. If your skin is inclined to be dry, apply a touch of good cold cream—that is all. Do this regularly, and particularly in the evening. Use powder and rouge if you wish, but never leave them on over night. They clog the pores, often enlarge them. Blackheads and disfigurements often follow. They must be washed away.

Avoid this mistake

Do not use ordinary soaps in the treatment given above. Do not think any green soap, or one represented as of olive and palm oils, is the same as Palmolive.

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MY LADY'S DRESSING TABLE

THE other day a small boy told his mother that he hoped Mrs. Black would not come to the house again.

"Why, Jimmie, what is the matter with Mrs. Blank? She is a good woman."

"I don't care," said Jimmie stubbornly. "She has a sour face, and I don't want her to come."

We must admit that we feel a sympathy with Jimmie and would hope that Mrs. Blank would keep far away from our habitation. She may mean well, but a sour-looking person is one of no attractions. After all, why

LE DERNIER CRI FROM PARIS
Jabot of "saw" inspiration on blue crepe romain blouse worn with smart little costume by Chantal, of Paris, in mauve and blue "Buranic," collared and cuffed in dyed blue fur.

should we despair of this old world which, even in wintertime has many charms. Then there are so many fine citizens to encourage us. Lord Frederic Hamilton, who has been about the world a good deal, says that the "decent bodies" are greatly in the majority. Here are some of his reflections on the matter:—

"They may not be conspicuously to the fore, for the 'decent bodies' are not given to self-advertisement. They have no love for the limelight, and would be distinctly annoyed should their advent be heralded with a flourish of trumpets. In the garden-borders the mignonette is a very inconspicuous little plant, and passes almost unnoticed beside the haunting gaudiness of the dahlia or the showy spikes of the hollyhock, yet it is from that modest, low-growing, grey-green flower that comes the sweetness that perfumes the whole air, for the most optimistic persons would hardly expect fragrance from dahlias or hollyhocks. They have their uses; they are showy, decorative and aspiring, but they do not scent the garden."

Lord Frederic evidently favors the mignonette type of person —and there is a great deal of mignonette to make glad the heart of humanity. Mrs. Blank is the kind of woman who ignores the mignonette and who insists loudly and long that humanity is all weeds. Consequently, the wicked fairies that are always about, descend on Mrs. Blank and etch deep lines on her forehead and about her mouth and steal the brightness from her eyes. If the dear lady would only behold the gold of the daffodils and open her heart to the rose, the world would become a gladsome place and she would rejoice therein. Then the color of the lemon might desert her cheeks and lilies and roses come to bloom in her countenance.

* * *

MOST of us are pathetically resigned to whatever features we may possess. It is true that the mother sometimes pinches the nose of the baby, in order to improve that feature and prevent it from becoming too prominent.

However most of us become resigned to over-full lips or a nose which insists on turning up and live on comfortable terms with the features and the skin. Now comes along a wise writer, Charles H. Willi, who tells us about "Facial Rejuvenation" in a most convincing way. As the years go by, every woman is alarmed by the sagging or loosening of the skin. This writer informs us that an Austrian surgeon named Gersuny, introduced the method of restoring or improving the contour by the subcutaneous injection of the paraffin compound, vaseline. By such injection he not only restored the contour of the skin, but was able to improve the shape and saddle of noses otherwise mis-shaped or deformed. Vaseline injections were used sometimes with good results in building up not only noses, but chins and brows and in filling out fallen cheeks and in stretching out wrinkles. A chinless man can thus be given the chin of an Ethel Dell hero, and a man with a saddle nose can acquire the nasal organ of a Roman senator. Illustrations in this volume of "before and after" show just how improving some of these processes may be.

It is interesting to be informed that a more valuable substance than vaseline, one that is firmer in effect, is now being used, both in England and on this continent, to build up sagging faces and banish wrinkles. The war caused a great advance in plastic surgery, as these facial improvements are called, and I am sure that much good has been done by the new methods. However, most women will think twice before having the face "lifted"—although in New York the process has already become popular. So, continue with the simple use of a cleansing cream and skin tonic and ever so much fresh air. There is much efficacy in the old and tried remedies. Do your best, too, with yeast and other agencies to keep the skin in good condition by internal freshness.

* * *

THE latest coat of Russian order is knee length and very full at the hem. In many cases the waist line is normal and the belt worn rather tight. Quite possibly this may be taken as an indication of a revival of small waists! Possibly—but not, I think, probably!

An amazingly chic tailor-made recently seen at Monte Carlo had an ultra-short skirt of dark green poplin and a short [illegible] coatee of plaid tricot —silk and wool mixed. It was one of the popular green and blue plaids with cross lines of white and orange. There was a high collar of green ermine, long cuffs reaching almost to the elbows to match, and the buttons were green enamel mounted in silver.

Correspondence

Stella. You should go to your family physician about the "little lump." It is probably nothing serious, but you should not delay in such a matter. So you wish to be as beautiful as a movie star. Frankly, I am not at all enamored of the movie stars and think they are greatly over-rated. Their twinkle is a poor and artificial light. Just be your own natural self, cultivate a school-girl complexion and a sweet smile and you'll be good enough to brighten the days for all your friends. I know that sounds like an old-fashioned "Pansy" book. However, I am seriously of the belief that every woman does well who makes the most of what Nature has given her. Don't envy the movie stars. They are chiefly divorce, drugs and froth.

Mermaid. So you are finding that swimming is the best exercise on earth. I am glad that you are so much better and that you enjoy your daily swim so greatly. But aren't you tired of George Young—and of how his dear mother went to have a marcel, and of what "Aunt Bella" is going to do next? The Toronto papers certainly did their best to sicken everyone of that young man. After all, it was merely a physical feat which the seventeen-year-old performed—and why drag in his mother and his aunt and their clothes and complexion? I'll respect Toronto when I see it welcoming a sculptor, an artist or a poet. We really need brains more than brawn to-day—and Heaven send us some!

* * *

Katie. That name sounds Irish, as if you might be related to Kitty of Coleraine or Peg of Limavaddy. As we are drawing near the verdant Seventeenth, you are quite in season. You have a novel complaint to make—one which very seldom comes to this column. You are actually "troubled" with rosy cheeks—and it's myself that would like to have that same trouble. You are quite absurd if you object to rosy cheeks for they are most pleasant to behold. Nearly every woman I know would give a pretty penny to possess them. So, please don't wish for cheeks of a paler tint. Now, if it were your nose which had taken to blushing deeply I could understand it. A rosy nose is so likely to be taken for a sign of tarrying long at the cocktail.

Valerie

Dressing Table Coupon

Readers who wish to avail themselves of the advice of this department should enclose this coupon with their letters—also a stamped and addressed envelope. Write on one side of the paper and limit enquiries to two in number.

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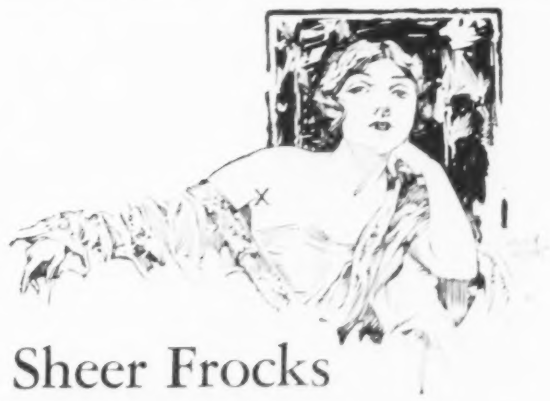

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THE *New* Blue-jay

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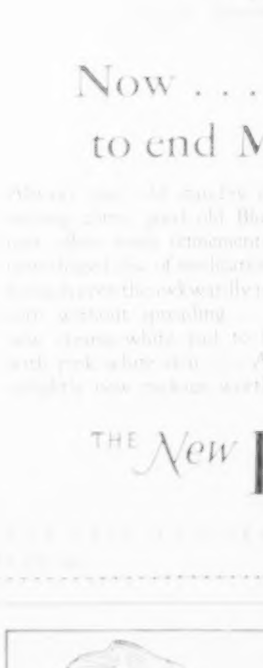

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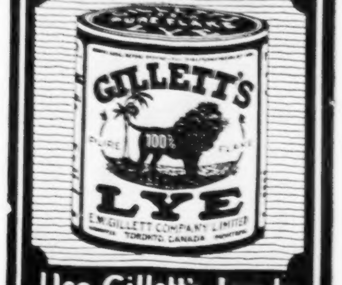

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dull, heavy Eyes *safely!*

Without the aid of belladonna or other harmful drugs, Murine imparts new lustre to dull eyes. Use this soothing, refreshing lotion daily to rid your eyes of irritating particles and prevent a bloodshot condition. Millions swear by it!

MURINE FOR YOUR EYES

Women and Bridge

THE Bridge Club has altered the course of the modern woman's life. Some years ago Woman, ever ready to be emancipated, took to card playing with all the application and earnestness which she had hitherto lavished on painting doilies and embroidering afternoon tea-cloths. She found herself developing an extraordinary card sense, and once she had persuaded her husband, brother, father or some man friend to teach her the rudiments of the game she very often left her teacher far behind. In fact nowadays a good woman player is far above the "average" man player.

The love of gambling inherent in most women is a potent factor in bridge-playing. For how many other inducements but a game of cards would women leave their comfortable, cosy homes on a wet, foggy day? The more wretched the weather, the fuller the club.

I think the attraction is based on various motives. Primarily, the love of a game of chance, secondly, the knowledge that one can completely forget one's petty—or even serious—worries while playing, thirdly, because on six days out of seven there is little of interest for a woman without responsibilities to do between the hours of four and six o'clock, and fourthly, the fact that she will meet a few congenial friends without the trouble of entertaining or being entertained.

I have often been asked if women are good losers, and I unhesitatingly say "Yes," always providing for the rule-proving exception. A bad loser becomes so unpopular that in time, even if inwardly highly aggrieved, she learns to control her lamentations and becomes ashamed of them. I once heard a player, who was losing heavily, say that she did not see why the others should have a pleasant game if she were unable to enjoy it! The day came, however, when no one would sit down with her, and she had to join another club, where, it is to be hoped, she mended her ways.

It is more difficult, I think, for a woman to control her facial expression than it is for a man to do so, men having been brought up to keep always a stiff upper lip. Consequently some women occasionally give their game away by showing elation when they have a good hand and depression when they have a poor one.

One of the great difficulties in a club is to get the members to take concerted action if there is a question of expelling an undesirable member. It is absolutely necessary to have two or three reliable witnesses if anyone is suspected of foul play, in case of an action for slander, and many people would almost prefer continuing to play with a cheat than have the unpleasant task of denouncing them.

On the whole, though, the atmosphere in a mixed bridge club of standing is one of fellowship and goodwill, and the phrase "debts of honor" is not an empty formula.

Bernard B. de Monvel Tells Sargent Anecdote

DURING his visit to the Metropolitan Museum, New York, Bernard Boutet de Monvel, the well known French artist who was in New York for an exhibition of his paintings at the Anderson Galleries during December, told an interesting anecdote about the famous painting by the late John Singer Sargent, "Portrait of Madame X."

About thirty years ago when the picture was being exhibited in Paris, the comment was made by one of the Victorian ladies who viewed the portrait, that the model, a noted beauty, could not have worn a chemise. The very idea of such a thing was scandalous.

Mr. de Monvel remarked that it was probably just as well that the lady is not alive to view feminine fashions today.

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How to restore the gums to health with Ipana and massage

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In a gown of silver grey crepe Mrs. Vanderbilt is receiving friends in her spacious English living room. Here fine old Chinese chests, Ispahan rugs and rare prints rest the eye, while the windows frame the changeful pageant of the East River

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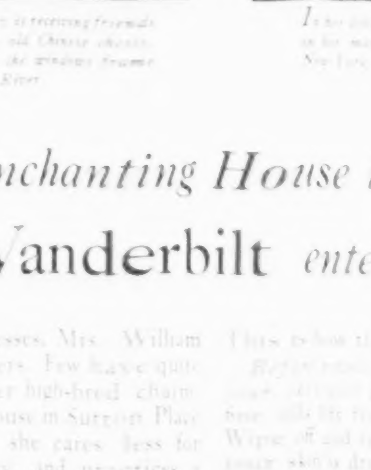
SHE advocates the daily use of the same Two fragrant Creams for the care of the skin that other distinguished and beautiful women sponsor. Concerning them she says: "Through the stress of a multitude of engagements Pond's Creams will give you the assurance of being your best self. And I say this with a sincerity that comes from actual acquaintance."



On Mrs. Vanderbilt's dressing table are jade green jars of Pond's Two Creams

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Announcements

BIRTHS - ENGAGEMENTS
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BIRTHS

GIBSON—At the Private Pavilion, Toronto General Hospital, on Tuesday, February 22nd, to Mr. and Mrs. F. M. Gibson (Clare Ewing), a son.

ENGAGEMENTS

Mr. and Mrs. Edward C. Thornton, Woodstock, Ontario, announce the engagement of their daughter, Edith Marie, to Mr. Clifford L. Mallett, son of Mr. and Mrs. Sydney L. Mallett, of Orillia. The marriage to take place quietly in March.

Mr. and Mrs. John J. Heney, Ottawa, announce the engagement of their daughter, Anna, to Mr. Leo Henry Timmins, son of Mr. and Mrs. N. A. Timmins, of Montreal, Que. The marriage to take place in April.

DEATHS

McINTOSH—At 239 Queen's Ave., the residence of Mrs. W. H. Moorehouse, on Friday, Feb. 18, 1927, J. Gordon McIntosh, loving and beloved husband of Wilhelmina (Harriet) McIntosh, and son of the late Alexander and Janet McIntosh.

Song

Lovely moves the day for you,
Lovely move the hours,
Spring says her say for you,
Syllabling in flowers.

Spring plays her play for you,
Sun and winds and showers,
And my heart is gay for you,
Flower of all flowers!

—*David Stevens*

His Honor the Lieutenant-Governor of Ontario and Mrs. W. D. Ross entertained at tea at Government House, Rosedale, Toronto, in honor of the Mendelssohn Choir and the visiting artists of the Cincinnati Symphony Orchestra. Mrs. Ross received in a gown of black lace over pale pink georgette, girdled with pink and blue ribbon. She wore black slippers with bright buckles, and pearls for ornament. The assistants in the tea room were Mrs. F. N. G. Starr, Mrs. D. A. Dunlap, Mrs. J. H. Gundy, Mrs. J. W. Nesbitt, Miss Isobel Ross, Miss Mary McKee, the Misses Fraser, Miss Evelyn Richardson, Miss Aimée Gundy, Miss Virginia Gundy, the Misses Higginson, Miss Agnes Dunlop. Those present included Mrs. H. J. Fisk, Sir Joseph Flavelle, Hon. G. Howard Ferguson, Mrs. Ferguson, Sir Henry Pellatt, Mrs. Lionel Clarke, Mr. Justice Ferguson, Mrs. Ferguson Burke, Colonel and Mrs. A. E. Gooderham, Mr. and Mrs. R. Y. Eaton, Mr. and Mrs. Percival Parker, Sir Thomas and Lady White, Dr. and Mrs. Albert Ham, Miss Cummings, Miss Mortimer Clark, Mr. and Mrs. W. B. Macpherson, Mr. Leslie G. Harris, Madame Grace Smith Harris, Dr. and Mrs. Ernest McMillan, Mrs. Frank Mackelcan, Mr. Fred Mackelcan, Dr. and Mrs. F. A. Mouré, Mr. and Mrs. Victor Ross, Colonel Michie, Miss Michie, Sir Robert and Lady Falconer, Mr. and Mrs. H. A. Fricker, Mr. and Mrs. Fritz Reiner, Cincinnati, General and Mrs. C. H. Mitchell, Mrs. Victor Cawthra, Mr. and Mrs. Arthur Blight, Mr. and Mrs. Ellsworth Flavelle, Oakville, Dr. and Mrs. Norman Anderson, Miss Josephine Brouse, Mr. and Mrs. J. J. Dixon, Mr. and Mrs. Leo Smith, Judge Gauld and Mrs. Gauld, Hamilton, Mr. and Mrs. Donald Gray, Miss Hope Morgan, Mr. and Mrs. S. H. Logan, Madame Gaza de Kress, Mr. and Mrs. B. S. Williams, Mrs. A. Cowan, Mr. and Mrs. G. Heintzman, W. G. A. Lamb, Miss Mona Bates.

* * *

Lady Fitzpatrick presented Miss Elizabeth MacKay, daughter of Mr. and Mrs. John MacKay, of Madison Avenue, Toronto, at the recent Drawing-Room in Ottawa.

* * *

Sir Francis and Lady Macnaghten, of Ireland, sailed on Saturday of last week in the *S.S. Montclare* for Ireland. During their stay in Ottawa, Sir Francis and Lady Macnaghten were guests of Lady Macnaghten's sister, Mrs. W. H. Rowley.

* * *

At the marriage of Miss Isobel Blyth and Mr. Melville Rogers, which will take place on Saturday afternoon, March 5, at 2.30 o'clock, in Christ Church Cathedral, Ottawa, the bride will be attended by Miss Frances Cousens as maid of honor and by the following bridesmaids: Miss Gladys Rogers, sister of the bridegroom; Miss Mardy Parker, Miss Norah Macoun, Miss Grizel Holbrook, Miss Margaret Southam and Miss Theodora Machado. Mr. Frankford Rogers, brother of the bridegroom, will be groomsman, and those who will officiate as ushers include Mr. John Blyth, brother of the bride; Mr. Henry Gill, Captain Aldous Bate, Major Desmond MacMahon, Mr. Duncan MacTavish, Mr. Andrew Starke, of Montreal, Mr. Maurice Hodgson of Montreal, and Mr. Hartley Hegler of New York.

* * *

Major and Mrs. Clifford Sifton, of Toronto, entertained very delightfully at tea on Sunday afternoon for the competitors in the North America Skating Championship and out-of-town visitors, Mrs. Sifton receiving in a smart gown of sapphire blue with pearls for ornament. The tea table, attractively done with yellow candles in crystal holders and Spring flowers on an exquisite lace cloth, was in charge of Mrs. Victor Sifton and Mrs. J. J. Ashworth.

There was a large attendance of spectators at the Skating Club, Toronto, on Saturday afternoon of last week to watch the beautiful skating of the famous contestants from all parts of the continent in the figure skating competitions. Among those present were noted General and Mrs. Cartwright, Mr. and Mrs. Willes Chitty, Miss Elsie Johnston, Miss Elinor Fleury, Miss Estelle Hodgins, Mrs. Lincoln Hunter, Miss Betty Sanford Smith, Mrs. C. Shedden Laidlaw, Miss Elisabeth Laidlaw, Colonel Arthur Kirkpatrick, Mr. and Mrs. W. B. McPherson, Mrs. de Leigh Wilson, the Misses Wragge, Mrs. J. B. Laidlaw, Miss Freda Laidlaw, Mr. and Mrs. Eustace Smith, Major and Mrs. Victor Sifton, Colonel and Mrs. Sanford Smith, Mrs. Frank McMahon, Miss Evelyn Darling, Mr. and Mrs. J. J. Ashworth, Mrs. Irving Robertson, Ottawa, Miss Margaret Griffin, Mrs. Duncan MacLaren, Mr. and Mrs. Howard Ridout, Miss Jeanette Rathbun, Mr. and Mrs. Percy Henderson, Miss Katharine Dean, Mr. and Mrs. E. J. Lennox, Miss Elizabeth Ashworth, Mrs. Campbell Macdonald, Mrs. R. C. Vaughan, Montreal, Mrs. H. Beatty, Miss Persis Seagram, Mrs. J. W. B. Walsh, Miss Margaret Walsh.

* * *

Mrs. Wallace Near, of Toronto, has been staying at Hotel Virginia, Long Beach, California.

* * *

The Very Reverend the Dean of Windsor spent the week-end with His Honor the Lieut.-Governor and Mrs. William D. Ross, at Government House, Rosedale, Toronto.

* * *

Mr. and Mrs. W. B. McPherson, of Toronto, entertained at the home of the latter's mother, Mrs. Campbell Macdonald, on Saturday night of last week at supper, for the visiting competitors and out-of-town visitors to Toronto for the North America figure skating championships.

* * *

Mr. and Mrs. Victor Cawthra, of St. George Street, Toronto, and their daughter, Miss Isobel Cawthra, will sail this month for Naples, Italy.

* * *

Mr. and Mrs. Frank Rolph, of Inglewood Drive, Toronto, sailed on Monday of last week in the *S.S. Mauretania* for the Mediterranean.

* * *

Mrs. W. H. Price held a very pleasant reception in the Speaker's Apartment of the Parliament Buildings, Queen's Park, Toronto, on Wednesday afternoon of last week. Mrs. G. Howard Ferguson, in a handsome blue and gold brocaded gown with pearls for ornament, received with Mrs. Price, who was in white brocaded with silver.

* * *

Miss Amy Soper, of Toronto, has been visiting Miss Jane Belnap in Montreal and attended the Royal St. Lawrence Yacht Club Ball. Later Miss Soper will visit Miss Margaret Sutherland, of Pine Avenue West, Montreal.

* * *

Mrs. Hamilton Burns, of Huron Street, Toronto, left on Saturday of last week for Montreal to spend a few days. This week Mrs. Burns left with Mrs. Stewart, of Perth, Ontario, for Augusta, Georgia.

* * *

Mrs. Arthur Miles, of Toronto, entertained at a very delightful buffet luncheon and Mah Jongg and bridge on Tuesday afternoon of last week for nearly fifty guests. Mrs. Miles was handsomely gowned in flower embroidered grey crepe with pearls for ornament and wore grey slippers. The attractive luncheon table was done with a lace cloth, and daffodils, calla lilies and pink tulips. Mrs. Miles' guests included, Mrs. Wallace Nesbitt, Mrs. Dudley Dawson, Mrs. Auguste Bolte, Miss Lily Maule, Mrs. Hamilton Burns, Mrs. W. J. Drynan, Mrs. Edmund Bristol, Mrs. Hunter Ogilvie, Mrs. E. Y. Eaton, Mrs. A. Macdonald, Mrs. J. J. Dixon, Mrs. Roy Buchanan, Mrs. Duncan Coulson, Mrs. A. Buntin, Mrs. E. P. Clarkson, Miss Winifred Hoskin, Mrs. John Ince, Mrs. Torrance Beardmore, Mrs. Sidney Jones, Mrs. Arthur Barnard, Mrs. J. J. Ashworth, Mrs. R. B. Watson, Mrs. C. H. Easson, Mrs. F. H. Phippen, Mrs. Eric Armour, Mrs. D. King Smith.

* * *

Sir Robert Falconer, of Queen's Park, Toronto, entertained at dinner on Wednesday night of last week in honor of Sir Herbert Ames.

* * *

Mrs. Duncan J. Macdougald and Miss Marie Macdougald, of Toronto, who were in Ottawa for the Drawing-Room and later in Montreal, have returned home.

* * *

Mr. and Mrs. W. B. Hanna are again in Toronto after a visit in Atlantic City.

* * *

Mrs. D. M. Hogarth, of Toronto, has been on a two weeks' visit to New York.

* * *

Mrs. Frank McCarthy, of Toronto, is in Rio de Janeiro on a visit to her sister, Mrs. Adams.

* * *

The Toronto Hunt, Eglinton, has chosen officers and committees to arrange for its annual horse show and carnival which takes place this year on April 8th and 9th in the Coliseum. Mr. Geo. W. Beardmore, M.F.H., is honorary president, and Mr. Harry Sifton, chairman of the executive committee. Those comprising the programme committee are Arthur Attewell (chairman), W. T. Bredin, Stafford Higgins, Harry Sifton, Frank O'Connor, Horace Hunter, W. L. Rawlinson, G. O. Fleming, S. P. Jarvis, H. W. D. Foster, and M. A. Moore; and the following ladies, Mrs. W. W. Beardmore, Mrs. Harry Sifton, Mrs. J. A. Gibson, Miss Margaret Scott Griffin and Mrs. W. C. Cochrane.

* * *

On Monday afternoon of this week at her residence, 10 Elmsley Place, Toronto, Lady Willison was at home to a large number of friends. She received in the drawing room and was attractively gowned in black velvet with pink pearls for ornament. Mrs. Walter Willison, who was in black and white with black satin hat, assisted her in receiving. Spring flowers were delightfully arranged in the rooms, and the tea table, in charge of Miss Bessie MacMurchy and Lady Falconer, was done with a bowl of daffodils and tulips and tall yellow candles. Among the many present were, Mrs. R. C. Matthews, Mrs. G. Howard Ferguson, Mrs. C. A. Magrath, Mrs. W. D. Ross, Mrs. Arthur Grasett, Lady Bourinot, Miss Michie, Mrs. Adam Ballantyne, Mrs. Robert Scott, Miss Cumming, of Buckingham, Que., Lady Parkyn, Mrs. Ferguson Burke, Mrs. Frank Hodgins, Mrs. Charles McCrea, Mrs. D. A. Dunlap, Mrs. Arthur Anglin, Miss Mortimer Clarke, Mrs. C. N. Candee, Mrs. Ernest Wright, Mrs. Playfair McMurrich, Miss Jean Graham, Mrs. Melfort Boulton, Mrs. Stuart Parker, Mrs. J. B. Laidlaw, Mrs. Hunter Ogilvie, Lady Falconer, Mrs. C. H. Mitchell, Mrs. Frank Mackelcan, Mrs. Lincoln Goldie, Lady Mann, Mrs. F. N. G. Starr, Mrs. John Bruce, Mrs. A. Cowan, Mrs. H. J. Cody, Lady Windle.

A recent portrait of Mrs. Robert Rogers, of Winnipeg.

MISS MARIE MacDOUGALD, daughter of Mr. and Mrs. Duncan J. MacDougald, of Dale Avenue, Toronto, who was presented at the recent Drawing-Room.
—*Photo by Charles Aylett*

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in black, peach, pink, gold and opal shades, will appeal to those who like something attractive, combined with usefulness. They hold the body erect and firm, enable the wearer to overcome incorrect posture, permit free breathing and reduce overweight on thigh.
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A graduate nurse will be sent to your home to take measurements if preferred — but we do not employ house-to-house canvassers.

Mrs. W. J. McWhinney, of Toronto, is in New York on a visit to her recently married daughter, Mrs. W. E. Burton Lyon.

* * *

Among the Toronto passengers who sailed in the French liner *De Grasse* on February 17th, to Le Havre, France, were, Mrs. Norman Bastedo, Miss Stephanie Bastedo, Mrs. Godfrey Bird, Mrs. Reginald Parmenter, Mrs. J. W. Baillie, Mrs. R. C. H. Cassels, Mrs. G. E. Spragge, Miss Anna Mae Hees, Miss Nancy Reid.

* * *

Mr. and Mrs. Albert Matthews, of Warren Road, Toronto, entertained at dinner on Wednesday night of last week in honor of Sir Herbert Ames.

MRS. F. I. FOX, OF TORONTO
Portrait in oils by Stanley Meyer, D.S.A.

His Honor the Lieutenant-Governor of Ontario and Mrs. Ross attended the opening concert of the Mendelssohn Choir and the Cincinnati Orchestra on Thursday night of last week.

* * *

Mrs. John Goldie and Miss Violet Larratt Smith, of Toronto, left on Tuesday of last week for Vancouver.

* * *

Mrs. James D. Chaplin and Mrs. John C. Notman, St. Catharines, with Miss Helen Goring, recently left for the Mediterranean trip. They expect to return by June.

* * *

The marriage took place recently at Christ Church Cathedral, Victoria, B.C., of Phyllis Joan, daughter of Mr. and Mrs. G. A. Henderson, of Victoria, to Lieutenant Colin Degge Donald, R.C.N., son of Mr. and Mrs. H. E. Donald, of Chemainus, Vancouver Island. The Right Reverend A. J. Doull, Bishop of Kootenay, officiated at the marriage ceremony, assisted by Archdeacon Laycock. The service was choral. The bride wore a gown of cream panne velvet, fashioned in front with a silver panel falling from the neckline and broadening below the waist to a flounce of silver lace. Her veil of Honiton lace fell over a train of silver which hung from the shoulders, lined with tulle and caught with orange blossom. A coronet of orange blossoms held the veil. The bride carried a sheaf of madonna lilies, mingled with which were sprigs of myrtle and heather. Little Sandy McCallum, son of Mr. and Mrs. Eric McCallum, was the train bearer, dressed in a cream satin court costume. Miss Maraquita Nichol was the maid of honor, in a Paris frock of primrose yellow, with simple bodice adorned with a corsage of many hued flowers and full skirt of silver petals. Her bouquet was of mauve tulips and mimosa, and her picture hat was of taffeta scalloped and trimmed with mohair. The bridesmaids, Miss Kathleen Ross, Miss Inez Ker and Miss Kay Clay, wore frocks with plain tight bodices, short scalloped sleeves and bouffant two-toned skirts, scalloped at the hem line. Lieut. Harold Grant, R.C.N., acted as groomsman and the ushers were, Lieut.-Commander R. I. Agnew, R.C.N., Captain Parkes, R.C.A.C., Lieut. Gow, R.C.N., and Lieut. Lay, R.C.N. Mr. Ivo Henderson and Mr. Larry Henderson, brothers of the bride, were also ushers. The reception afterwards was held at "Duvais." Lieutenant and Mrs. Donald left for Seattle, later going on to the Coldstream Ranch and to Halifax. The bride travelled in a smart Paris frock of clover pink crepe de Chine with long tight-fitting sleeves and two-flounce skirt. Her hat of felt and straw was of the same color and trimmed with touches of blue and gold, and she wore a muskrat coat.

* * *

Mrs. B. M. Kay is spending the winter in Atlantic City and will not return to Toronto until the end of May.

* * *

Mr. Jonathan Cape, the well-known British publisher, spent a few days in Toronto last week. Mr. Cape was a guest at the luncheon at the Arts and Letters Club, given in his honor by Mr. S. B. Watson. He was also entertained by the Writers' Club.

The infant sons of Colonel Cyrus W. Peck, V.C., D.S.O., M.P.P., and Mrs. Peck, of Victoria, B.C., were christened in the presence of a number of friends, on February 12, in the chapel of the Royal Jubilee Hospital, Victoria. The ceremony was performed by Ven. Archdeacon E. P. Laycock. The names bestowed upon the children were Edward Richard Urquhart Peck and Douglas Cyrus Peck. The godparents for the former were Lady McBride, Lieut.-Colonel H. M. Urquhart, D.S.O., M.C., A.D.C., and Judge J. C. McIntosh. The godparents for Douglas were Mr. C. C. Partington, of West Vancouver; Mr. Frank Isitt, Hanover Terrace, London, England; and Mr. W. T. Fotheringham, Nelson, B.C. Lady McBride entertained at tea following the christening.

* * *

Mrs. C. E. Burden, of Avenue Road, gave a very enjoyable Musicale on Monday evening of this week in aid of the War Memorial.

* * *

Mrs. W. N. Tilley, of North Avenue Road, entertained at luncheon on Friday of last week in honor of Mrs. W. D. Ross.

* * *

Mrs. W. F. Prendergast and family, of Port Credit, have left to join Mr. Prendergast in Walkerville, Ontario, where they will reside.

* * *

Mr. and Mrs. H. H. Fudger, of Toronto, recently left to spend two months in Europe.

* * *

The President and Council of the Art Gallery, of Toronto, have sent out invitations to the Private View of the fifty-fifth Annual Exhibition by the Ontario Society of Artists, on Friday, March 4, at 8.30 p.m.

* * *

Mr. and Mrs. M. A. Rawlinson and Miss Phyllis Rawlinson, of Toronto, are spending some weeks in Bermuda.

* * *

Mr. and Mrs. Rolph R. Corson and children have left to spend the next six weeks in Florida.

* * *

Mrs. Percy Hall and Mr. Percy Hall, the latter manager of the Royal Bank of Canada at Sydney, Cape Breton, are guests of Mrs. Hall's mother, Mrs. C. E. L. Jarvis, Duke Street, Saint John.

The Annual At Home of Upper Canada College Rifle Company was held at the College on Friday night of last week, Principal and Mrs. Grant receiving the guests at the entrance to the dining hall where dancing took place. The College colors were used as hangings and streamers, and well-placed palms and ferns made a very effective setting for the dancers. The guests included members of the Board of Governors, Masters of the Upper and Lower Schools, representatives from St. Andrew's College, the University School Corps, and from the various City Regiments. Also Capt. A. B. Matthews, Lieutenant A. N. Boothe, Lieutenant D. McMurrich, Miss Grace Matthews, Miss Betty Broughall, Lieut. Bruce Young, Miss Adele Lumbers, Lieutenant J. G. Macdonnell, C.S.M., Miss Dorothy Stapells, Miss Evelyn Boothe, Miss Eileen Clarkson, Mr. J. T. Symons, Lieutenant T. G. Gibson, Miss Lind, Miss Marjorie Osborne, Miss Beth Lind, Mr. G. M. Morrow, Mr. W. B. Wood, Lieutenant W. S. Thomson, Miss Dorothy Allan, Miss Helen Richards, Mr. J. W. MacMillan, Lieutenant J. A. D. Craig, Lieutenant J. Croft.

* * *

Mrs. F. Caverhill Jones entertained at bridge at her residence on Germain Street, Saint John, on Thursday afternoon, in honor of Mrs. Lucien Visart deBury, of Montreal, who is visiting her mother, Mrs. George Keator. Spring flowers adorned the mantelpieces in the drawing-room and centred the pretty tea table, over which Mrs. C. H. Grimmer presided. The prizes for cards played at four tables were won by Mrs. John McMillan and Mrs. Keator. Those present were, Mrs. deBury, Mrs. McMillan, Mrs. Keator, Mrs. William Pugsley, Mrs. J. Morris Robinson, Mrs. Busby, Mrs. George K. McLeod, Mrs. Stewart Skinner, Mrs. Leonard Tilley, Mrs. Vassie, Mrs. Sherwood Skinner, Mrs. Grimmer, Miss Helen Sidney Smith, Miss Bayard, Mis Mabel Sidney Smith. For tea the guests were, Lady Hazen, Mrs. Charles Coster, Mrs. Sutor-Hutton of Montreal, Mrs. Bert Gordon, and Mrs. E. S. Wright.

* * *

Mr. David Schofield, a member of the Junior League Bridge Club, was host at an enjoyable skiing party at Rothsay on Thursday evening, after which the guests were entertained at supper at the family residence in Rothsay. The table in the dining-room was charmingly decorated with daffodils, tulips and narcissi, and was presided over by the host's mother, Mrs. H. W. Schofield. The guests included, Mrs. Malcolm MacKay, Jr., Miss Smith, who assisted the hostess, Miss Frances Gilbert, Miss Jean Angus, Miss Elise Gilbert, Miss Viola McAvity, Miss Peggy Jones, Miss Winifred Blair, Miss Frances Robinson, Mr. Simeon Jones, Mr. Fenwick Armstrong, Mr. George Schofield, Mr. MacGregor Grant, Mr. W. Schofield, Mr. Thomas McAvity, Mr. Arnold McAlpin, Dr. Edgecombe, Mr. George Ramsay, and Mr. Chipman Schofield.

* * *

Mrs. A. H. C. Proctor, of Toronto, is leaving early this month for Bermuda.

* * *

Mrs. Gillmor Brown, who has been visiting her son, Mr. Keith Brown, Orange St., Saint John, left on Wednesday for her home in Fredericton.

* * *

Lady Hazen, who has been visiting her daughters, Mrs. Malcolm McAvity and Mrs. Douglas MacAuley, in Montreal, has returned to Saint John.

* * *

Mrs. Harris, of Portland, Maine, is the guest of her relative, Mrs. James Jack, Wellington Row, Saint John.

* * *

Mrs. John M. Robinson entertained at luncheon at her Rothsay residence on Wednesday, when the guests were, Mrs. Beverly Armstrong, Mrs. Walter A. Harrison, Mrs. G. Heber Vroom, Mrs. G. Allan McAvity, Mrs. Rupert Buchanan, Mrs. Arthur S. Bowman, Mrs. J. Royden Thomson, Mrs. F. C. Mortimer, Mrs. H. W. Fink and Miss Bessie Dawson.

* * *

Miss Kathleen Sturdee, daughter of Colonel E. T. Sturdee and Mrs. Sturdee, Saint John, who has been visiting Mr. and Mrs. Medley Scovil in New York, is at present the guest of her brother, Mr. Alban Sturdee and Mrs. Sturdee, at their home in Albany, New York.

* * *

Mr. and Mrs. Merrill Denison, of Toronto, are the guests of Mr. and Mrs. J. F. Crowdy, in Ottawa.

* * *

Mrs. W. R. Millichamp, of Oshawa, with her youngest daughter, Miss Elizabeth Millichamp, is spending several weeks in Bermuda.

All Next Week

Simpson's Spring Fashion Revue

At Vaughan Glaser's Victoria St. Theatre

Every afternoon at 2.15. Every evening at 8.15

The spectacular parade of living models will be cleverly interspersed with brilliant attractions direct from New York. A star feature of the Fashion Revue will be the personal appearance of the Marmein Drama Dancers who recently achieved wonderful success in New York when they appeared at Carnegie Hall. This is the first appearance of this remarkable French trio in Toronto. They will be accompanied by their musical director, Lamar Stringfield, and by other leading musicians of their New York orchestra. Reserved seats may be secured at the Information Desk Street Floor, or at the box office at the theatre. No advance in prices.

The Robert Simpson Company Limited

Mrs. Alphonse Brodeur, of Montreal, entertained at a Musicale on Friday night of last week for Mr. and Mrs. Arthur Leger, who leave early this month for the Mediterranean.

* * *

Miss Clara Farrel, of Kingston, Ont., has been visiting in Quebec, guest of Mr. and Mrs. Andrew Fleming.

* * *

Very Rev. Archdeacon Wright, of Lennoxville, recently spent a few days in Quebec.

* * *

Mrs. W. H. Blake, of Montreal, recently spent a few days in Toronto.

* * *

Mrs. Bond and Miss Grenside, of Guelph, have been visiting in Toronto.

* * *

Mrs. G. P. Sylvester and her guest, Miss Blain, are leaving St. Petersburg, Florida, for Miami, St. Augustine, Washington, Atlantic City and New York, before returning to Toronto.

* * *

Mr. and Mrs. Charles Gordon Cockshutt, of Brantford, Ontario, and the Misses Diana and Rea Pease, also of Brantford, were in Montreal on Saturday of last week for the marriage of Mrs. Cockshutt's brother, Mr. Paul Cockshutt Drummond, to Miss Elizabeth Sise. They were the guests of Mrs. Henry G. Birks during their visit. Mr. Eric Cockshutt, also of Brantford, was in Montreal for the wedding.

* * *

Miss Phyllis Knight, of Kingston, Ontario, was in Montreal for the Boya St. Lawrence Yacht Club ball, and was the guest of Mrs. F. L. Merrylees, of Melville Avenue.

Special Announcement

KING EDWARD HOTEL

SUNDAY AFTERNOON MUSICALE

During the Tea Hour on the Parlor Floor, 4.30 to 6 p.m.

JAMES M. WALKER, *Tenor*

Main Dining Room, 6.30 to 8 p.m.

SYMPHONY ORCHESTRA—LUIGI ROMANELLI, Director.

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2 Linen Damask Table Cloths $5
1 Doz. Linen Double Damask Napkins $5
Embroidered Linen Tea Set, 1 Tea Cloth and 6 Tea Napkins, or 1 Tea Cloth, 1 Tray Cloth and 1 Cosy Cover. This lot in great demand $5
4 boxes Ladies' embroidered Linen Handkerchiefs $5

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CITY AND COUNTRY HOMES

An Exterior Adaptable to Various Floor Plans

By W. Breden Galbraith, Architect

WITH the approach of spring, for it is not far away, those intending to realize their dreams in the building of the new home are naturally turning their attention to the practical matters pertaining to the preliminary arrangements. As enquiries received recently would indicate, persons are looking up illustrations and clippings which they have treasured for some months, for many months perhaps. A process of elimination gradually leaves such ideas that will really form the nucleus from which the architect selected will develop the design that is to be the culmination of possibly years of planning. One is well advised to submit these ideas to the architect in ample time, that he may not be rushed in taking up individually all the dozens of items that necessarily should receive careful attention and study on his part, if the new home is to be entirely successful. There will be so very many things requiring personal consideration. No doubt you will be governed in the selection of your architect not only by the reputation and what his clients say of him, but also by the fact that you prefer his designs to others. Naturally, you will wish to examine photos of various types of exteriors that he has produced, and also studies of numerous interior details of fireplaces, being the heart of the home, of stairways, a predominating feature in some homes, of windows, bookcases, china cabinets, kitchen appointments and to discuss with him the various items that may be of considerable importance in regulating housework. All these take time and thought and are additional to the matter of the actual plan or "layout" of the rooms. The discussion of alternative proposals, respecting the plan, with drawings made by your architect to illustrate the advantages and disadvantages of each, will not only require time on his part, but your own careful study. You may have made sketches yourself, which you will submit to him to show as graphically as you may what your ideas are. Perhaps he may point out various ways in which you may obtain what you require but, due to his experience and training in such matters, at a lower cost than by adhering too strictly to the original. He will have suggestions to make that will be new to you. Thus, in the preparation of sketches and the study of the sketches, and in the working up of final drawings, preparing and submitting the specifications, calling tenders and so forth, the weeks gradually slip by. Spring comes quickly and, with it, the usual building activity. You will want to move into the new home on returning from your summer vacation, probably, and ample time should be given for the actual building of it. While four or five months are often mentioned as sufficient time for the process of manufacturing such a building, don't overlook the fact that, not only are there sometimes unavoidable delays, but a building that is rushed up is not generally as sound a structure as one that is given proper time to "settle" *while* it is being built, instead of *after*, and given proper time to "dry out" before the interior woodwork is built in.

In the consideration of designs, it is sometimes refreshing to study an exterior and its floor plan, varying considerably from the usual, whether or not it is of specific interest. It tends to stimulate new ideas. So, in this issue, we are showing a home with very strong English influence in its exterior design and novel interior arrangement, the latter being subject to numerous alternatives to meet individual requirements.

Apart entirely from the plan illustrated, this exterior is unusual and interesting. For those whose preference is the standard centre hall plan, it may be adapted by varying the position of the entrance porch. The combination of half-timber work and warm, variegated brown shades of rough-texture brick blends harmoniously with the background of foliage. Not very distinct in our illustration are the "turned" ornaments the full length of the vertical members of this half-timber work, suggestive of the carvings on old Tudor homes. Some years ago, recognizing that the garage was a necessary adjunct to most residences and that its location as near the front of the building as possible is the most convenient in getting the car out and in, also doing away with so much driveway and cutting into the garden, we frankly incorporated it into the design of the main building. The natural development was to go further and, as we have done in recent years, include it under the main roof. Carefully designed in this manner, it takes a pleasing form instead of being tacked on in the way altogether too common in even our better residential districts. In this instance, the advantage of the extra expanse of the building is at once apparent.

Taken as a whole, the plan illustrated may not be one that makes a general appeal. It is, however, quite different from those commonly illustrated and for this very reason may be of greater value to those to whom it is of particular interest and may offer suggestions to others.

The bedroom and bathroom at the ground floor are radical, but those whose requirements are out of the ordinary will recognise its great convenience, either as a Guest Room with absolute privacy for both the guest and family, or for an elderly person or invalid, overcoming the necessity of stair climbing. In some cases, it might be used for the housekeeper. In the home built, it was desired as the main bedroom. This space, however, may be re-planned to give a spacious library or, with some changing, the dining room may be placed here and a breakfast room be where the dining room is now shown.

The entrance porch leads to a reception hall, the predominating feature of the latter being the bay window banked inside with flowers, a most pleasing introduction to the guest. A cloak closet is conveniently placed, and a wide opening leads into a large living room. The position of the fireplace is optional. This room is laid out to properly accommodate all the usual larger pieces of furniture; it is well lighted and offers a view of the garden at the rear.

The dining room also overlooks the garden, the semi-circular bay being both attractive and giving additional space. Its dimensions may vary to suit the furniture used but, as shown, it is planned for a set of average size.

Details of the kitchen layout may conform with whatever ideas are selected from our previous articles on kitchens (reprints of which may be had on request). The service entrance is conveniently placed, giving practically direct access to the basement from outdoors. A metal-clad fire-door leads to the garage and a handy second cloak closet is provided.

The stair hall affords absolute privacy to kitchen and sleeping quarters, yet is of ample width to facilitate the passage of furniture and to be attractive in appearance.

Whether or not the plan as a whole is such as one desires, the alternative of a centre hall plan or the rearrangement as suggested at the ground floor, makes it interesting to study. The billiard room or play room is not always to be placed in the attic or basement. The bedrooms shown are small, but the area of the building will permit of four bedrooms of

AN EXTERIOR ADAPTABLE TO VARIOUS FLOOR PLANS.
By W. Breden Galbraith, Architect

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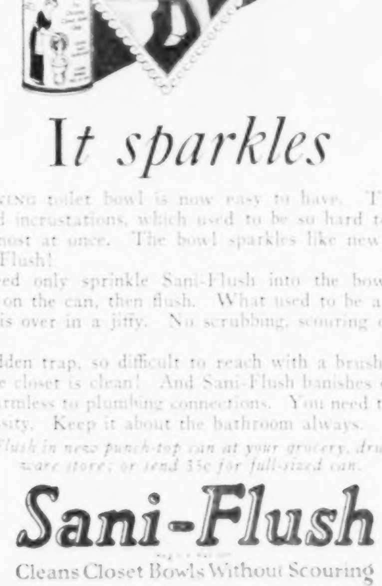

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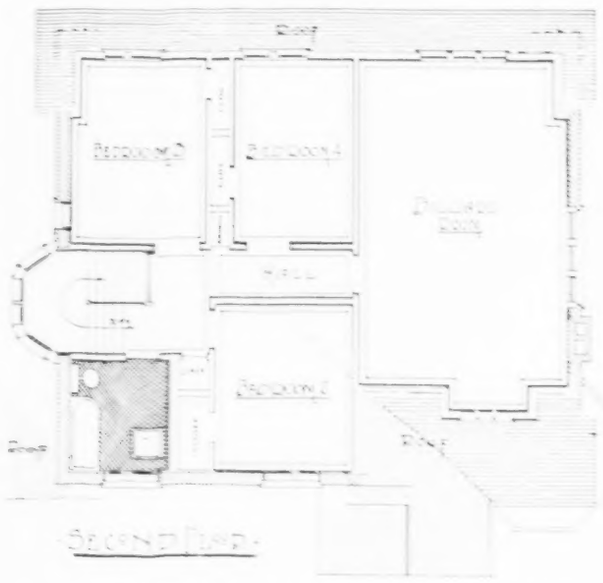
greater than average area and two bathrooms, or even three bedrooms on the second floor.

Inquiries may be addressed direct to the architect, W. Ellerton Gilbraith, 615 Yonge Street, Toronto.

The Untidy Garden

THERE are times when the neatest kept garden is found to look "untidy." No garden looks well for instance, the morning after a wind or rainstorm has caused trouble that can be avoided in the usual if a few pots or sticks immediately instead of being made for extra day [illegible] and



SECOND FLOOR PLANS FOR HOUSE ON PRECEDING PAGE

silver skies and [illegible] blossoms are second [illegible]

Keeping the dead flowers and leaves cut has a very important effect. Nothing is more ugly than seeing to see a garden at enjoyment for all any season and the flowers which have passed all standing and spoiling the effect of those to come. When the Darwin tulips has passed the old stalks and seed pods should not remain to spoil the effect when a just beginning. The first flowers if one grow should overlap the next are a different matter.

A garden planned to last well on first year beds [illegible] in second and third year. Plants should not look too crowded, for be healthy, but should spaces or earth show between the plants in late season. We all enjoy a bit of bare earth in the spring, between the clumps especially if there is plenty of early foliage to give contrast. Asters and divisible every year and phlox and larkspur every three or four years or their groups look "stuffy."

Left-over plants. Are a problem ideally, we all need a reserve garden for these, for no true gardener likes to throw away plants. If they cannot be used in the garden or given away they find their way to all sorts of nooks where they, the not belong, and always look out of place. Flowers should never be grown in the garden left clear around trees. Vines on dead trees are in the same category.

Backgrounds are important and should be kept strong but neutral. If the background hedge is shabbily leaks away because it is meagre or parti-colored or uses low the garden loses in order and meaning.

In the formal garden low hedges nicely trimmed do much to keep up the garden morale. If these are always well kept the flowers within can be allowed more freedom.

In both formal and informal flower gardens poms important in the garden design should be planted with plants good at all seasons to hold the design of the garden while the flowers come and go. Specimen trees

Activities in the Garden in March

UNCOVER the garden gradually [illegible] and simple are often used, in this way and are especially appropriate in winter. In planning the plans for the garden, leaves on the dormant grass—for that is important point—and a [illegible] regard to a feeling of climax will [illegible] more point in the garden than anything.

In the garden a flower bed is to be seen in arrangement as well as in its daily housework.

[illegible] Hardy Plants [illegible] Burwell, Ont.

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Marriage-Shy Young Men

SIXTY years ago the philosopher, Edward von Hartmann, wrote: "At no previous period have young men fought more shy of love."

In every stage of our social history persons of the older generation have deplored the "decline" or the "decay" of marriage.

Is this alleged indifference to love and wedded life a sign of selfishness or timidity among our young men? I have attempted lately to extract from my younger and unmarried friends an open confession of their views upon girls and matrimony.

I find these young men are mostly marriage-shy. They do not criticise the existing system of matrimony from a legal standpoint, and by far the larger number of them avow frankly that they would like to marry. Their chief difficulty is the money question. They say of the girls of the middle class: "They want so many things that our mothers never dreamed of wanting."

One bright, warm-hearted lad confessed that he had been in love with a girl of his own age for some months and that he had curbed an impulse to propose marriage. "The fact is," he said, "she repeatedly refused to go with me to dances or shows because she had 'no shoes fit to wear.' Well, one day she showed me six pairs of quite nice shoes, better than my sister wears; and I said to myself: 'I shall never be able to gratify M—'s love of clothes and finery unless I become a rich man.' And as I am in a Government office, fairly secure for life but not likely to become wealthy, my regard for my girl friend must remain platonic."

Another young man complains that he very rarely meets a girl who shows any interest in household affairs. "Most of them," he says, "talk of domestic work as 'a nuisance, s'avery, or drudgery.' And these same girls are very fond of pointing out the 'selfishness' of men."

It is undeniable that there are types of cautious, purely self-regarding bachelors whose motives for abstaining from marriage are mainly mercenary. But there are a very large number of young men who are deterred from marrying by the reflection that the standards of comfort and luxury among middle and upper-class young women are beyond their means of gratification.

I fear the old belief that married love is worth some sacrifice of external and material things is now somewhat rare.

New Negro Dance

THE silted mud on the tidal bed of the Mississippi River is as black as Thames mud, but firmer. It is firm enough near the banks for a Negro to dance upon. And Negroes have been dancing on it. Hence a new dance—Black Bottom.

Black Bottom is about to burst into our ballrooms. Some smart people have already acquired it. Dance teachers are tentatively pushing it; indeed, in New York and Paris, where it is the rage, dance teachers advertise it to the exclusion of every other dance. It is featured in two or three West End cabarets and a musical show.

The dance is, almost inevitably in these days of jazz, negroid. This is usually seized upon as a stick with which to beat all our latter-day dancing; but the fact is that one can take the origin beyond the dark peoples to the very cradle of man—to the simple, primitive dance rhythm which is inherent in most of the races of mankind.

The Negroes, childlike, easily moved to joy or sorrow, finding both emotions in simpler things than the more sophisticated and more civilized peoples, fall much more easily than the white peoples into a joy dance.

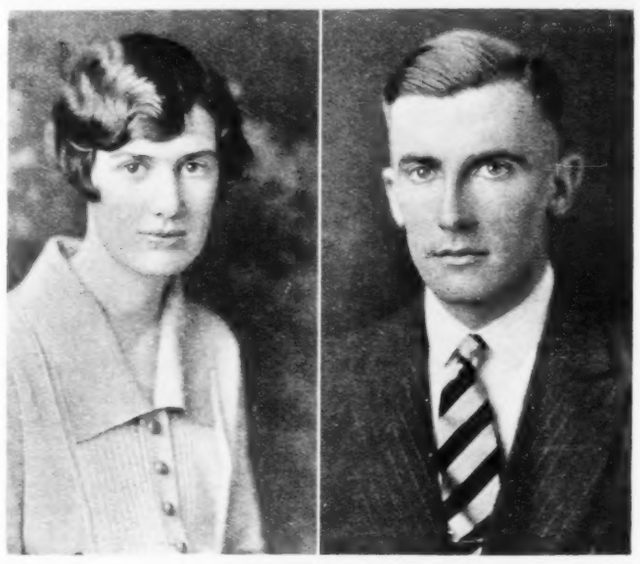
The white peoples have to be taught to be childlike once more; but when they catch the dance rhythms in the music, crooning of saxophone and tom-tom beat of drum, they find a greater exhilaration in it than they ever did in the more monotonous waltz, elaborate minuet or stately cotillon.

Black Bottom is not unlike the Charleston in rhythm and origin.

The Charleston's peculiar foot twist originated in the foot twist the Negro slaves gave when they came out of the cotton fields and cleaned their feet of mud. "Take Your Foot Out of the Mud and Stick it in the Sand" was the name of the step dance from which the Charleston sprang.

There are several versions of the new dance—just as there are four or five versions of the Charleston—from the wildly impossible edition you see in the Harlem cabarets of New York to the sedate flat Charleston which respectable matrons do here.

But steps do not matter. The rhythm is the thing on which a dance is born and is sustained, and the Black Bottom rhythm is so close to the Charleston that there is every chance of its being the latest craze.



MR. AND MRS. COLIN DEGGE DONALD

Whose marriage was a recent event in Victoria, B.C. Mrs. Donald was formerly Phyllis Joan, daughter of Mr. and Mrs. G. A. Henderson, of Victoria, B.C., and the bridegroom, son of Mr. and Mrs. H. E. Donald, of Chemainus, Vancouver Island, is a Lieutenant in the R.C.N.

MISS CONSTANCE WILSON

Debutante daughter of Mrs. W. de Leigh Wilson, for whom her mother recently entertained at tea. Miss Wilson was the champion lady skater of 1924.

—*Photo by Mr. Lyonde.*

Frigidity

Cruel waves moan,
And a grey loon cries,
While a marble moon
Rides frigid skies.

A bitter wind
Weirds mournfully
Of a broken Dream's
Deep poignancy.

I turn from the pane
Craving the light
And the warmth of your eyes
That can banish the night.

But cruel waves moan
As a grey loon cries,
And a still, cold moon
Rides frigid skies.

—*Alicia Curveth Campbell.*

Long Have I Lived

Long have I loved what I behold,
The night that calms, the day that cheers;
The common growth of mother-earth
Suffices me—her tears, her mirth,
Her humblest mirth and tears.

—*Wordsworth.*

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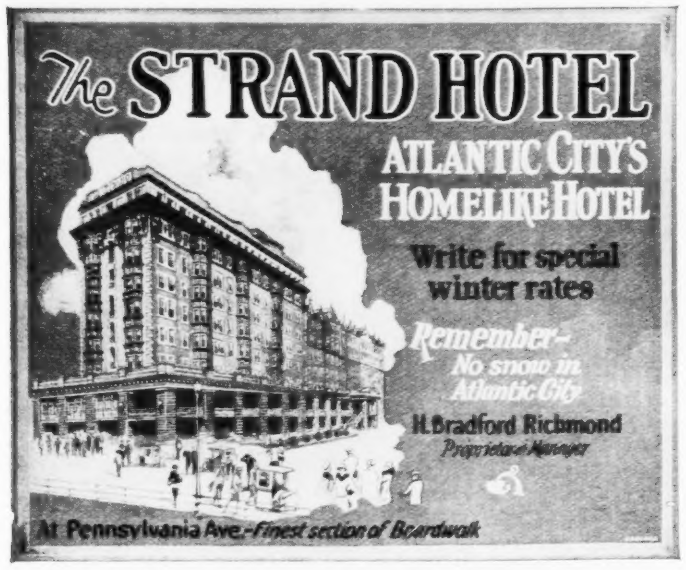

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Travel Problems

by The Globe-Trotter

Mr. E. W. Evans, the C. P. R.'s popular press representative at Toronto, has sent me the following effusion by himself with the suggestion that I print it in place of one of my usual travel talks. As this is Mr. Evans' first lapse from normalcy, so to speak, I am including it, but at the same time wish to state definitely that this department is not in the market for spring poems. Anyone who doesn't like Mr. Evans' effort will please take the matter up with Mr. Evans himself. It is entitled "Would You?" and runs thusly:

If you could follow the beacon fire
Out to the west of your heart's desire
Would you?

If you could toss your cares away
And comb the sands of English Bay
Or wander on another day
Through gardens rich with bloom of May,
Would you?

Suppose you could by wishing so
Scale the peaks to summer snow,
Or bathe in topaz pools below
Where warm pine-scented breezes blow
Would you?

If the riches of Ontario's fields
The rolling prairies golden yield
And all the West might be revealed
If you the magic door unsealed,
Would you?

Friendly camp-fires burn at night,
A land with Indian brush alight,
A palette—green and gold and white
Wide open spaces, content, delight.

Log cabins set beside the lake,
The scent of hot coffee before you're awake
Bacon and bannock—all you can take
And chicken done brown on a stake!

Beside of the hill, a moss grown track,
The thrill of a tough trail-rider's hack,
New wonders ahead—no looking back
Till you reach Lake O'Hara and stop for a snack.

Marmots that peek from ancestral halls
Game trout beneath white water falls
A million birds in mountain walls,
A moribund echo to answer their calls.

A bed of heather, a zest in the air,
Sweet voices singing to you there
The mountain snow trickles from its mountain lair
Or tumbles in cascades like fine silken hair.

Such wealth of joy in the thought of it,
A satisfaction in knowing it
If you could take the train for it
Would you?

* * *

G. C. K., Ford, Ont. Yours is quite the right idea, although I do not know just how far I can help you. I feel sure, however, that one like yourself who appreciates the necessity of applying the right conduct will not go far wrong. Customs in the various countries differ. I can only suggest that at all times you take a sympathetically tolerant attitude towards the natives, in fact to all with whom you come in contact, and remember that there is a reason, and, in nine times out of ten a good one, for the things that are different. What to wear depends in this case on the extent of the journey, the length of time you will stay in the different countries, and the season. I always recommend "travelling light." If you propose to spend much time in any of the places on your itinerary, then you might consider taking more equipment with you. I would suggest a couple of ordinary light woollen suits, which would be quite all right in most places, and if you decided later to go in for whites you could purchase them wherever you were. It would not be wise to outfit completely on this side. Stick to the food you know. Don't eat too much tropical fruit until you are accustomed to it, and apart from that let your conscience be your guide. I am collecting a few books for you, and these will go forward in a few days. In the meantime you may place considerable reliance in what your booking agent advises if he has a reputable standing in the community.

* * *

M. H. B., Winnipeg. The original bill of lading having been lost, your flowers must pay the usual second class fare and secure receipt for payment. Refund can be secured against this receipt and copy of the bill of lading.

H. R. F., Toronto. If the fault lay with the ticket seller, then the company he represents will be responsible. It is always a good plan, however, to see that your sleeping car reservations cover the proper transportation, because another time the situation might not be so easy for you.

* * *

C. R. L., Mount Forest. The all-year tourist fare from Mount Forest to Portland via Chicago and Omaha, and from Portland to Seattle thence by steamer to Victoria and from Vancouver returning to Mount Forest is $166.15 plus $1.70 tax. This ticket would be first class in every respect and permits of stop-overs at any point en route within nine months from the date on which the ticket is issued. This would enable you to spend the time you require at Regina. Sleeping car charges would approximate $60.00.

* * *

W. B., Cobden. My attention has been called to the fact that in my original answer I omitted to include the Prince Albert Winter Carnival and Championship Dog-derby on March 8, 9, 10, and 11.

* * *

H. W., Watertown, N. Y. Your question is one of time, I would imagine. You can certainly motor down to Florida and you will find the roads open all the way. The time it would take depends altogether on the number of driving hours you cared to put in each day. I do not know that the boat run out of New York would be more enjoyable after you got out of the frozen zone, but it would undoubtedly be quicker, and you could take your car with you. Would suggest either Atlanta or Jacksonville as points from which to continue your road journey.

* * *

R. J., Saskatoon. Your best plan would be to purchase a summer tourist ticket good from May 15th to Wolfville. The fare is approximately $148.05, plus $1.50 tax. A lower standard sleeper from Prince Albert to Halifax would be $25.80 each way. Then you would take a side trip from Montreal to Plainfield, New York, the fare each way being $14.88. If you are a Canadian-born citizen, you will experience no difficulty in arranging for a visit to the States of under six months, but if you are of any other nationality and intend visiting the States for a period of six months or less, and have lived for a year or more in Canada, you will then be subjected to the head tax of $8.00. This sum is refunded if you return to Canada within the six months. Should you plan a longer visit than this you would require a passport, the cost of which is $10.00.

* * *

V. C., Buffalo, N. Y. F. C. Curtis, Chairman of the C. P. R. Floral Committee at Montreal would, I am sure, be glad to supply you with a little of the seed or tell you where else you can obtain it. What you describe, however, is a specie of the California poppy and the Indian paint-brush. The latter is a wild flower, and while it is possible, I do not think that the railway company would be particularly interested in its seed distribution. You are right however in your other conjecture, and it does make a difference to travel, does it not? We are proud of both our great systems and appreciate the interest of our neighbors.

* * *

"Hopeful," Neepawa. I should say you are! Or are you trying to pull my leg? While two persons may occupy a berth, the transportation company will not arrange a companion for you, and unless you know someone who is going your way you will have to pay full fare. You carry your own bedding only when you travel on the colonist cars, which I do not recommend in your case as you will be able to secure accommodation in the tourist sleeper for $2.05. The station agent will wire ahead for you without cost.

* * *

A GARDEN IN PINCHER CREEK, ALBERTA
This lovely vista presents the grounds which surround the home of Mr. and Mrs. Hyde, who rank among the province's earliest settlers.

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$16.80 Return from Buffalo or Niagara Falls

FRIDAY	APRIL 15
WASHINGTON	ATLANTIC CITY

LIBERAL STOPOVERS RETURNING

Excursion tickets will be honored leaving Toronto 7.45 p.m., C.P.R., Thursday, April 14th. Through sleepers from Toronto to Washington and Philadelphia on this train.

Personally conducted party leaves Toronto at 7.45 p.m., C.P.R., Thursday, April 14th, for Washington and New York.

For further information and reservations consult H. E. Heal, Canadian Passenger Agent, 1002 Royal Bank Bldg., Toronto, Ont. Telephone Adel. 6871.

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HALIFAX, Nova Scotia.

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"Aorangi" (22,000 Tons) Apr. 6, June 1
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For fares, etc., apply to all Railway and Steamship Agents, or to the Canadian Australasian Line, 999 Hastings St. West, Vancouver, B.C.

No March Slush or Blustering Winds

Nassau

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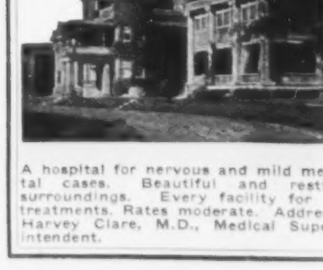

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March 10th
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Rates $150 up

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FRANCE, — Mar. 12
PARIS, — April 23

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and possible breaks of the skin with the antiseptic liniment. Removes pains and reduces swellings—kills germs and prevents infection. Only a few drops required. Safest for children. $1.25 at druggists or postpaid. Liberal trial bottle, postpaid, 10c.

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Corns

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Doesn't hurt one bit! Drop a little "Freezone" on an aching corn, instantly that corn stops hurting, then shortly you lift it right off with fingers. Your druggist sells a tiny bottle of "Freezone" for a few cents, sufficient to remove every hard corn, soft corn, or corn between the toes, and the foot calluses, without soreness or irritation.

SOCIETY

Mrs. A. D. Ross, of Quebec, has been in Montreal, a guest at the Ritz-Carlton.

* * *

Mr. and Mrs. J. Dakers Paterson and Mrs. B. B. Stevenson, of Montreal, are spending a few weeks in Sicily, before leaving for Italy.

* * *

Mrs. Buchanan, of Montreal, recently spent a week-end in Ottawa, guest of Mr. and Mrs. Edward S. Houston.

* * *

Miss Gerda Parsons, of Montreal, entertained at a small dinner party on Thursday evening of last week prior to the Royal St. Lawrence Yacht Club ball.

* * *

Mr. and Mrs. Gilbert Stairs are again in Montreal after a recent week-end spent in Ottawa.

* * *

Colonel and Mrs. Constantine entertained at supper at the Commandant's Quarters, R.M.C., Kingston, after the R.M.C.-West Point hockey match.

* * *

A delightful tea-dance was given at Sir Arthur Currie Hall, Kingston, in honor of the visiting hockey team from West Point. A number of people from Montreal were present, including Mrs. W. Ogilvie, Mrs. Hanson, Miss Betty Molson, Miss Hope Cushing, Miss Berys E. Gilmour, Mr. Percy Stevenson. Mrs. Constantine was hostess on this occasion.

* * *

Mrs. John H. Price, of Quebec, entertained at dinner on Monday night of last week, prior to the Masquerade Ball at the Chateau Frontenac.

* * *

Miss Laura Bethune, of Toronto, has been visiting her aunt, Mrs. J. ... Roper, in Ottawa.

* * *

Mrs. Charles Grant Henshaw will sail for Montreal early in April. Mrs. Henshaw has been visiting her daughter, Mrs. Grant Maden, at Iver-Heath, Bucks, England.

* * *

Miss Amy Ashton, of Ottawa, has been a visitor in Westmount, guest of Mrs. H. B. MacKenzie.

* * *

Miss Betty Henderson, of Drummond Street, Montreal, entertained at dinner on Thursday night of last week and later took her guests on to the Royal St. Lawrence Yacht Club ball at the Windsor.

* * *

Mrs. W. I. Bishop, of Montreal, has been on a short visit to Quebec.

* * *

Mrs. W. J. Stethem, of Braeside Place, and her daughter, Mrs. Eric Kippen, are again in Westmount after spending three weeks in Richmond, Virginia.

* * *

Mrs. E. P. Fisher, of Ottawa, entertained at tea on Thursday afternoon of last week in honor of Miss Jessie Buxton-Smith, of Kingston.

* * *

Mrs. W. E. Lincoln and Miss Mildred Lincoln, of Montreal, were in Ottawa to attend the Drawing-Room and were guests of the Chateau Laurier.

* * *

Mrs. H. Beverley Robinson is again in Montreal after a visit to Toronto.

* * *

Mrs. J. H. McKeown and Miss Amy McKeown, of Montreal, are sojourning in Bermuda, guests of the Hotel Inverurie.

* * *

Mrs. Murray MacLaren, of Ottawa, entertained informally at luncheon on Tuesday of last week in honor of the Countess of Ashburnham, who has been a visitor in the Capital.

* * *

Mr. and Mrs. Montague Howard, of Montreal, were recently the guests in Vancouver of Mr. and Mrs. G. H. Hainsley.

* * *

Mrs. Robert Harris, of Charlottetown, P.E.I., has been making a brief visit in Ottawa.

* * *

Miss Rita Murray, of Westmount, entertained at dinner on Thursday evening and later took her guests on to the Royal St. Lawrence Yacht Club ball at the Windsor.

* * *

Miss Evelyn Robertson, of St. Catharines, Ontario, is a visitor in Ottawa, guest of Hon. W. R. Motherwell and Mrs. Motherwell.

* * *

Mrs. Donald Fraser, of Shawinigan Falls, has been visiting her mother, Mrs. F. A. Lockhart, in Montreal.

MISS DORIS MARGHERITA WEIR,
Daughter of Mr. and Mrs. Roderick Weir, of Outremont, Montreal, formerly of Toronto, whose marriage to Dr. Albert E. Trites, of Ladysmith, B.C., formerly of Montreal, youngest son of Mr. and Mrs. A. E. Trites, of Salesbury, N.B., took place in Vancouver, on February 28th.

Elizabeth Lady Shaughnessy and the Hon. Marguerite Shaughnessy, with Mrs. George R. Hooper, of Montreal, sailed for England on Friday of last week in the S.S. *Montclare*.

* * *

The marriage of Inez Constance, daughter of Mr. and Mrs. Bernard J. Kaine, d'Artigny Street, Quebec, to Mr. Guy Moreton Suckling, youngest son of the late Mr. Henry E. Suckling and of Mrs. Suckling, of Westmount, will take place on Wednesday afternoon, March 9, at a quarter-past three o'clock at the residence of the bride's parents in Quebec.

* * *

Miss Elaine Gilmour, of Montreal, will sail on March 12 in the S.S. *Ascania* for England, where she will be for a few months.

* * *

Miss Jean Frost, of Montreal, was hostess at a dinner on Thursday evening of last week and later went with her guests to the Royal St. Lawrence Yacht Club Ball.

* * *

Mr. and Mrs. Futurd, of Brockville, were recent week-end visitors in Ottawa, guests of the Hon. A. C. Hardy and Mrs. Hardy.

* * *

Brig.-General and Mrs. F. S. Meighen and Miss Frances Meighen sailed on March 2 in the S.S. *Melita* for Europe, where they will spend several weeks.

* * *

Mrs. Audette, of Ottawa, has been visiting in Quebec, guest of her son-in-law and daughter, Major and Mrs. Aiden Law.

* * *

Mrs. Howard Pillow, of Montreal, and Miss Marguerite Pillow, leave early this month to spend a month with Mrs. Pillow's mother, Mrs. L. G. Fairbank, in Boston.

* * *

Lady Drummond is again in Montreal after being in Toronto in connection with the annual meeting of the Red Cross Society.

* * *

Mrs. Donald R. MacDonald, of Quebec, announces the engagement of her daughter, Annette, to Mr. Robert Neles Harvey, son of Mr. and Mrs. R. N. Harvey, of Toronto. Miss MacDonald is a niece of Lady Forget, of Montreal.

The Pathway of Fashion Is Paved With

Wools

SO LONG they have been the Cinderella of fabrics, but now wools have taken thought to their ways, and they emerge in all the resplendence of pattern, fine texture and countless new weaves. The Rodier kashas that imitate muslins, linens and tussahs are among the sensations.

Meyer's lace-like frisca ajoure, worn by the lady of our sketch, is another weave which augurs a new and brilliant life for the wool dress.

Plain or fanciful, all the materials are supple. Checks know no bounds in the Spring fantasy of pattern. They range from tiny gun checks—to monster plaids through which runs a mosaic pattern.

Silks

THERE is an orgy of small patterns. Quaint old world designs, tiny flower sprays and flower heads, minute geometric designs, checks—stamp 1927 on these new silks. Large flower designs are kept for Georgette, chiffon and marquisette—a newcomer to the mode. Persian patterns appear on many of the new Rodier silks, while National Park prints with their scenic patterns show original developments.

Taffeta comes, a supple chiffon shadow of its old bouffant self—in plaid, checked and broche weaves.

Wash Fabrics

VOILES and crepes from Rodier, that master of color and design, are interesting in patterns of Indian persuasion and floral motifs from the modern school. Frisca is important.

Linens blossom in new shades. Rayon gleams in plaids and checks in fine and loose weaves for jacket frocks or sports togs, and celanese may be seen in plain and printed weaves.

Come and see the gala array in the enlarged Fabric Shop and throughout the department. —Second Floor, Centre.

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